



Consolidated Annual Performance and Evaluation Report



**For the HUD
CDBG and HOME
Programs**

**Program Year:
July 1, 2015 – June 30, 2016**

DRAFT

September 7, 2016

**City of Knoxville
Community Development Department
400 Main Street, 5th Floor
Knoxville, TN 37902**

City of Knoxville
Program Year 2015-2016
Consolidated Annual Performance and Evaluation Report (CAPER)
(July 1, 2015 – June 30, 2016)

Table of Contents

Introduction	1
CR-05: Goals and Outcomes	3
Table 1. Accomplishments – Program Year & Strategic Plan to Date Assessment of CDBG High Priority Activities	
CR-10: Racial and Ethnic Composition of Families Assisted	13
Table 2. Table of Assistance to Racial and Ethnic Populations by Source of Funds	
CR-15: Resources and Investments	14
Table 3. Resources Made Available Table 4. Geographic Distribution and Location of Investments	
Leveraging Resources	16
Table 5. Fiscal Year Summary – HOME Match Report Table 6. Match Contribution for the Federal Fiscal Year Table 7. HOME Program Income	
HOME MBE/WBE Report	18
Table 8. Minority Business and Women Business Enterprises Table 9. Minority Owners of Rental Property Table 10. Relocation and Real Property Acquisition	
CR-20: Affordable Housing	20
Table 11. Number of Households Table 12. Number of Households Supported Table 13. Number of Persons Served	
CR-25: Homeless and Other Special Needs	23
CR-30: Public Housing	25
CR-35: Other Actions	27
Meeting Underserved Needs Lead-Based Paint Antipoverty Strategy Institutional Structure Coordinate Public and Private Housing and Social Service Agencies Actions to Overcome Effects of Impediments to Fair Housing Choice/Affirmatively Furthering Fair Housing	

CR-40: Monitoring	31
Citizen Participation	
CR-45: CDBG	33
CR-50: HOME	34
Affirmative Marketing	
Amount and Use of HOME Program Income	
Other Actions to Foster and Maintain Affordable Housing	

Attachments:

1. Inventory of Properties
2. Chart/Maps
 - Census Tracts and Housing Dollars Spent
 - Knoxville Census Tracts – 2010
 - Knoxville’s Low Income Families
 - Knoxville’s Housing Units with Physical and Financial Conditions
 - Knoxville’s Population with Income Below Poverty Level
 - Overlap/Priority Areas
3. A. Notice for Public Comment Period - Final CAPER
 B. Summary of Comments Received - Final CAPER
4. Contract and Sub Contract Activity Report - Final CAPER
5. Section 3 Reports - Final CAPER

Introduction

The Consolidated Annual Performance and Evaluation Report (CAPER) is a required report that the City of Knoxville submits to the U.S. Department of Housing and Urban Development (HUD) on an annual basis. The CAPER covers performance under the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) programs – the two grant awards received by the City each year from HUD. CDBG funds may be used for a variety of activities that benefit low and moderate income households/people, including housing rehabilitation, economic development, blighted property acquisition, public facilities and public services. HOME funds may only be used for affordable housing related activities, including new affordable housing development.

CDBG and HOME grants are entitlement grants, meaning that the City has met the requirements to be a Participating Jurisdiction (PJ) and entitled to receive funds directly from HUD, without having to compete for a grant award. HUD receives an annual appropriation from Congress and uses a formula based on local population demographics, rate of poverty, need, funds available, and the number of PJs meeting the requirements, to apportion the funds to its PJs/Entitlement Grantees.

Every five years, the City undergoes a comprehensive planning process to ascertain community needs, resulting in a Consolidated Plan. The Consolidated Plan is required by HUD, and its usefulness in understanding community priorities informs other plans as well within the City. The Consolidated Plan (also called a strategic plan in this report) also outlines expected resources and how the City will allocate those resources to meet the community's priority needs over the five program years.

The City developed its most recent Five Year Consolidated Plan in May, 2015. The Consolidated Plan (strategic plan) covers program years 2015-2019, and is the result of an extensive community and citizen participation process with numerous public and stakeholder meetings from October through December 2014. Over 900 surveys were received regarding community needs during this time. Results were analyzed and the highest community need categories (in order of 'votes' received) were neighborhood, economic development, homelessness, infrastructure, public services, housing for special populations, homeownership, rental housing, and public facilities needs. Several specific priority issues also emerged through the public process, stakeholder engagement, and data analysis including: quality of life, energy efficiency, housing affordability (especially in rental housing), job creation (especially 'green' jobs), employment and economic stability, support for minority and women-owned businesses, street improvements and managing blighted/vacant property.

As the number of PJs across the U.S. has increased and the federal appropriation has steadily decreased, the result has been that the city of Knoxville's allocations have dropped significantly since 2010. Two years ago, the City fell below a certain threshold within this process and lost its direct allocation of a third HUD grant – the Emergency Solutions Grant (ESG), a grant focused on preventing and reducing homelessness. At the same time, community need for homeless and other housing and community development programs has increased. Knoxville's low and moderate-income population is still recovering from the housing bubble bursting in 2007 and the after effects of the Economic Recession. Very low income citizens, especially, have felt the impact of these events most acutely.

The City leverages local and state funding with the available HUD funds. Results from the last Five Year Consolidated Plan (2010-2014) show steady gains in the production of affordable housing, the maintenance and improvement of existing affordable housing, improved businesses in redevelopment

areas, job retention and creation (especially for minority, women owned, and small businesses), and reductions in the number of blighted and underused properties, and in the number of people (and their duration) experiencing homelessness. The City allocates significant resources of its own to these community development activities, as well as to other community needs (police, fire, codes enforcement, public infrastructure, public services, etc.). The City also continually seeks out other grants to meet community need. Some examples include: the Tennessee Housing Development Agency (THDA) allocating its ESG funds to homeless services in Knoxville; a competitive grant through HUD's Office of Healthy Homes and Lead Hazard Control program helps reduce lead and other environmental threats to children in Knoxville; the Tennessee Valley Authority allocating \$15M to make housing owned or rented by low and moderate-income households more energy efficient; and most recently, utilizing a Section 108 Loan Guarantee through HUD to create 61 new full time equivalent (FTE) jobs in downtown Knoxville.

The City updates the Consolidated Plan with an Annual Action Plan that describes how Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) grant resources will be allocated during the coming program year. During the Annual Planning process, taking place between December and April of each year, the community at large as well as key stakeholders are encouraged to participate, give feedback on the planned uses of the funds, and help ensure that any emerging issues are considered in funding decisions.

The Annual Action Plan for Year One (PY2015-2016) was completed *with* the Five Year Consolidated Plan. The same public process for the Consolidated Plan was used to get feedback for the Year One goals. In early January 2015, the department of Community Development invited applicants from community agencies to apply for CDBG funds. The City's department of Community Development received notice of the 2015 formula allocations for Program Year One in February 2015. The total amount of the HUD award for the two formula grants was \$2,045,776, representing a 4% decrease in CDBG and a 12% decrease in HOME from the prior year's allocation. Unfortunately for the second year, the City also did not get its direct HUD allocation of ESG funds reinstated. The total amount of funding for the two formula grants is \$2,045,776, but the total budget was closer to \$4.6M, with estimated program income funds and unspent funds from prior years included.

The City presented its recommendations for funding in a draft Annual Action Plan (made available for public comment for 30 days), for feedback at a public meeting and approval by the Knoxville City Council in mid-April 2015. The final plan was submitted to HUD a month later and approved by HUD in July. Each action plan during the 2015-2019 Consolidated Plan period aims to address high priority goals and objectives as it can, with attention given each year as to emerging issues and needs within the community, all within the limitations of decreasing funds and increased regulations. The Annual Action Plan for PY2015-2016, the year covered in this report, began on July 1, 2015, and ended on June 30, 2016.

While all of the City's Department of Community Development grant funds support activities that address community priorities, it should be noted that there are other grants such as the Healthy Homes and Lead Hazard Control grant, Emergency Solutions Grant (ESG) funds received through the State of Tennessee, and programs and activities using City of Knoxville general funds, that are not specifically covered in this report.

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.

91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The Consolidated Plan (strategic plan) has four main goals: Strengthen Neighborhoods, Promote Economic Development, Reduce and End Homelessness and Promote Affordable Housing. There are areas of overlap as multiple benefits can be achieved from one program. For example, the housing rehabilitation loan program benefits the quality of neighborhoods as well as maintaining affordable housing for low/moderate income households. New construction of affordable rental housing prevents homelessness, etc.

The local objectives set by the City of Knoxville correspond to federal objectives. Strengthening Neighborhoods includes the federal objective of "Creating Suitable Living Environments (SL)." Reducing and Ending Homelessness and Promoting Affordable Housing correspond to the federal objective of "Providing Decent Housing (DH)." Promoting Economic Development corresponds to the federal objective of "Create Economic Opportunities (EO)."

The goal of Strengthening Neighborhoods includes local high priority objectives: 1) Improve Quality of Life in Neighborhoods, through programs to help eliminate blighted and vacant/underused properties and 2) Support the Quality, Upkeep, and Affordability of Housing in Neighborhoods. The City addressed these objectives in its action plan with its blighted property acquisition and maintenance program. This includes the Homemaker's Program, which makes available to the public blighted properties for redevelopment. The City's Commercial Façade Improvement program also addresses blighted commercial properties in redevelopment areas. Local general funds help to support this program. The City's Owner Occupied and Rental Housing Rehabilitation programs support the quality, upkeep and maintaining housing affordability in neighborhoods objective. The City also subgrants funds to the Knoxville-Knox County Community Action Committee (CAC) and Neighborhood Housing, Inc. (NHI) for emergency and minor home repairs, as well as energy efficiency and weatherization activities that also address housing upkeep and affordability issues.

The Goal of Promoting Economic Development includes high priority objectives: 1) Support Job Creation and Small Business Loans and TA; 2) Support Minority and Women-Owned Businesses; and Support Green Job Initiatives. The City accomplishes these objectives in its action plan through the implementation of its Commercial Façade Improvement program, through Section 3 requirements that apply to all department-funded construction activities, through its energy efficiency activities, and through its Section 108 Loan Guarantee program. The City, as a whole, supports these goals and each city department is held accountable to reach out to small businesses, minority-owned businesses, and women-owned businesses. Other HUD-funded construction/demolition activities (ie. housing) also create an economic development benefit through the hiring of contractors and subcontractors as well as materials and other services used to complete construction projects.

The goal of Reducing and Ending Homelessness includes five high priority objectives: 1) Support Employment and Economic Stability through Case Management/Supportive Services; 2) Support Homelessness Prevention; 3) Support the Homelessness Management Information System (KnoxHMIS), Rapid Re-housing, and Housing Counseling; 4) Support Emergency Shelter/Services and Transitional

Housing/Services; and 5) Develop and Maintain Affordable Permanent Housing. While the City no longer receives a direct allocation of HUD Emergency Solutions Grant (ESG) funds, it did receive a portion of the State of Tennessee's ESG funds in program year 2015-2016. The City used these funds to support the CAC's Homeward Bound program addressing homelessness prevention and rapid re-housing activities. The Knoxville City Council also allocated local, general funds to homeless activities in program year 2015-2016 including: emergency shelter/services for homeless women and children through the Salvation Army; emergency shelter/services to homeless senior citizens through Catholic Charities Samaritan Place; transitional housing/services for homeless single women through the YWCA; street outreach and employment counseling through CONNECT Ministries; case management through the Volunteer Ministry Center (at the Day Resource Center and Minvilla Manor); and HMIS through UT's KnoxHMIS. The City did allocate \$70,000 in CDBG funds for public facility improvements to replace the roof on Catholic Charities Samaritan Place, housing for homeless seniors.

Lastly, the goal of Promoting Affordable Housing includes high priority objectives: 1) Support Energy Efficiency and Housing Rehabilitation; 2) Support the Development of Supportive Housing for Special Needs Populations and Independent Living for the Elderly; and 3) Support the Development of New, Affordable Housing Construction. The City addresses these objectives in its action plan through its Owner Occupied and Rental Housing Rehabilitation programs with CDBG and HOME funds, and through CDBG funds subgranted to CAC and NHI for emergency and minor home repairs. The City is also the grantee for \$15M in Tennessee Valley Authority (TVA) grant funds for the Knoxville Extreme Energy Makeover (KEEM) program that began in program year 2015-2016. The KEEM Team is led by the Knoxville-Knox County Community Action Committee (CAC) in partnership with the City of Knoxville, Knoxville Utilities Board (KUB), and the Alliance to Save Energy. The project team applied for this funding to support the Smarter Cities Partnership, a coalition of more than 20 community organizations seeking to improve the quality, comfort and affordability of Knoxville homes through energy efficiency. Approximately 600 homes received upgrades in this first year (program ends in June 2017) that reduced their energy consumption and increased in-home comfort for low and moderate income homeowners and renters (including Section 8 housing). To support that work specifically, the City funded CAC with CDBG funds to ensure that needed non-weatherization repairs can be addressed so the house qualifies for the KEEM weatherization improvements. For example, if a house has a leaking roof, KEEM weatherization efforts aren't going to be effective without fixing the roof first. The City also outlined in its action plan that it seeks to fund new special needs (including elderly populations) housing construction through its Rental Housing Rehabilitation program. The City also supports CHDO-developed new affordable housing construction in its action plan.

During the 2015-2016 program year, the first year of the strategic plan, the City received \$1,355,235 in CDBG funds (4% less than the year prior) and \$690,541 in HOME funds (13% less than the year prior) for a total of \$2,045,776. The City's direct allocation of ESG was not reinstated. Including actual program income received and anticipated unspent prior year funds, the City anticipated a total budget of \$4,634,931. In the 2015 Action Plan, the City anticipated spending 72% of this total budget on housing activities, 11% on blighted property acquisition and maintenance activities, 6% on economic development activities, 1% on homeless activities – all high priority needs identified in the strategic and action plans. Ten per cent was also anticipated for program administration. The City *actually* spent \$4,058,959 in CDBG and HOME funds (including program income and unspent prior year funds) with 78% of the total spent on housing activities, 6% on economic development activities, 3% on blighted property acquisition and maintenance activities, 2% on homeless activities and 11% on program administration. Thus, the City actually spent 6% more of its funds on housing activities and 8% less on blighted property acquisition and maintenance activities.

Some activities came in under budget (blighted property maintenance and project delivery), but the suspension of the Lonsdale Model Block program accounted for the lack of acquisition activities completed. For several years, the City has been acquiring blighted properties in the Lonsdale neighborhood with the goal of eventually developing affordable home ownership in a “model block.” However, the economic recession and housing crisis, as well as new HOME regulations that require housing to revert to rental if it’s not sold within 6 months of construction, have made it infeasible to build and sell home owner housing in that location. With an existing public housing development adjacent to the block, developing more affordable rental housing isn’t ideal either. The activity that set aside \$200,00 of CDBG for infrastructure design for the block was cancelled and acquisition of additional blighted lots has been curtailed. The City is actively investigating an alternate plan for the block that will benefit the neighborhood.

The City of Knoxville Community Development Department applied for a Section 108 Loan Guarantee Program loan through HUD in September 2015 to assist in the redevelopment of a historic hotel building in Downtown Knoxville. Approval of the loan was received in April 2016. The \$2.9 million loan will be used to fill the gap in development costs and create 61 full time equivalent (FTE) jobs. The total project cost is \$18.7 million.

A total of \$250,000 in CDBG funds was set aside for the Commercial Façade Improvement program, a program that assists commercial property owners to make improvements to blighted, vacant or underutilized buildings in redevelopment areas. The owners can receive a forgivable loan of up to \$50,000 per building which is matched with private funds. This program is both a benefit to neighborhoods by providing new or improved services in and around the redevelopment areas, as well as an economic development improvement by providing new or expanded operations (retaining or creating new jobs). The program has become very popular and is at least partly responsible for spurring growth in redevelopment areas around the city. Due to high demand, the City has put its own (local) general funds into this program. It is important to note that at least one additional CDBG-funded project was underway at the time of this report, but was not completed during the report period.

New affordable housing construction (again, a high priority need identified in the strategic plan) by Community Housing Development Organizations (CHDOs) made up most of the difference in total funds spent. HUD requires that at least 15% of HOME funds be committed to CHDOs (about \$103,582 for PY2015), but the City consistently budgets more. The City budgeted closer to 25% (or \$175,000) of its HOME funds to CHDOs, yet actually spent \$401,855 through the program year. This included \$40,000 in CHDO operating costs. The additional funds came from unspent prior year funds and program income.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

The City only funded high priority activities under the 2015-2016 action plan. These include:

NEIGHBORHOOD OBJECTIVES

Blighted Property Acquisition (SL) - 2015 Goal: 10 total blighted lots acquired (8 lots in the Lonsdale Model Block)

A total of \$268,147 (all CDBG) was budgeted for Blighted Property Acquisition activities. Less than half (\$93,593) was actually expended on 4 properties during the year (3 within the Lonsdale Model Block).

Blighted Property Maintenance (SL) – 2015 Goal: 80 lots maintained

A total of \$35,000 in CDBG was budgeted and \$12,500 was spent through the program year on 95 properties, although the activity is open, with more expenses expected through October 2016.

Lonsdale Model Block Infrastructure Design (SL) – 2015 goal: 40 lots addressed for infrastructure needs

This project set aside \$200,000 in CDBG funds to design infrastructure for the addition of an estimated 40 lots for affordable housing, but was cancelled. See above for more detail.

Design and Technical Assistance (SL) – 2015 Goal: 12 businesses/organizations/agencies

The City subgranted \$40,000 in CDBG funds to the East Tennessee Community Design Center for design and technical assistance to support revitalization in neighborhood and redevelopment areas. An extra \$8,000 was awarded (and \$7,303 spent) and design and technical assistance was provided to 13 organizations/businesses in redevelopment areas.

ECONOMIC DEVELOPMENT OBJECTIVES

Commercial Façade Improvement program (EO) - 2015 Goal: 4 facades

A total of \$250,000 in CDBG funds was set aside for the Commercial Façade Improvement program, a program that assists commercial property owners to make improvements to vacant, blighted, vacant or underutilized buildings in redevelopment areas. During the program year, 5 businesses were assisted using \$213,154, providing for the creation of 24 new jobs and 15 retained jobs.

HUD Section 108 Loan Guarantee Program (EO) – 2015 Goal: Secure Loan

The City of Knoxville Community Development Department applied for a Section 108 Loan Guarantee Program loan in September 2015 to assist in the redevelopment of a historic hotel building in Downtown Knoxville. Approval of the loan was received in April 2016. The \$2.9 million loan is being used to fill the gap in development costs of a 160-room Hyatt Place hotel which, when completed, will provide 61 full time equivalent (FTE) jobs. The total project cost is \$18.7 million.

HOMELESSNESS OBJECTIVES

Catholic Charities Samaritan Place (DH) - 2015 Goal: 1 Public Facility improved/65 people housed

\$70,000 in CDBG funds were budgeted (and spent) for a new roof for a building that provides emergency, transitional and (some) permanent housing as well as services to homeless senior citizens. Samaritan Place had 21 rooms at the beginning of the program year, but began converting 6 administrative offices into additional housing units. Three of the new units were finished by the end of the program year, bringing the number of housing units to 24 rooms housing 30 people. Fifteen units are now being used as permanent housing for homeless seniors, the remaining 15 (including 3 units left to be completed/furnished) are used as emergency or transitional housing, depending upon need. During the 2015-2016 program year, 62 people were housed.

HOUSING REHABILITATION OBJECTIVES

Owner Occupied Housing Rehabilitation (DH) – 2015 Goal: 19 housing units

For the 2015-2016 program year, \$280,286 in CDBG and \$1,007,000 in HOME funds (total \$1,287,286) was set aside for owner-occupied rehabilitation projects for low and moderate income households. During this program year, the City's Housing Rehabilitation program spent \$163,045 in CDBG and \$1,160,069 in HOME funds (total of \$1,277,310) and completed work on 19 owner-occupied units, 18 of which were located in target neighborhoods. The scope of the renovations performed ranged from full rehabilitation, including plumbing, roofs, HVAC, electrical, lead paint mitigation, structural improvements, and other repairs to demolition and construction of replacement housing where the original structure was too badly deteriorated for rehabilitation to be viable. Of the homes completed, 17 were rehabilitated up to the City's Neighborhood Housing Standards and 2 were newly constructed homes to replace dwellings that were not feasible for rehabilitation. All of the replacement homes were Energy Star certified.

Rental Housing Rehabilitation and Development (DH) - 2015 goal: 18 housing units

For the 2015-2016 program year, \$24,865 in CDBG and \$494,532 in CDBG funds (a total of \$519,397) were budgeted. The City spent \$31,415 in CDBG and \$314,651 in HOME (a total of \$346,066) and completed work on 4 rental units, 2 of which were located in target neighborhoods. The goal was based on completion of the first phase of large project. However, it was decided during the year to do the project as a whole, instead of in phases. This project consists of 40 units and should be completed in program year 2016-2017.

Emergency Home Repair (DH) – 2015 Goal: 130 housing units

The City subgranted \$400,000 in CDBG funds to CAC's Housing and Energy program to provide emergency home repairs to low and moderate income homeowners inside the city limits. CAC leverages other local funding (East Tennessee Foundation and East Tennessee Development District) to address repairs up to \$4,999. CAC spent \$399,938 (all but \$62) and completed 110 emergency home repairs through the program year.

Weatherization-related Improvements (DH) – 2015 Goal: 72 housing units

The City subgranted \$250,000 in CDBG funds to CAC's Housing and Energy program to provide weatherization-related repairs to low and moderate income homeowners and renters inside the city limits. CAC leverages other local funding (KEEM and KUB's Round it Up program) to address repairs up to \$4,999. CAC spent \$250,000 and completed 73 weatherization-related repairs through the program year.

Minor Home Repairs (including Accessibility Modifications) (DH) – 2015 Goal: 40 housing units (including 10 ramps or rails)

The City subgranted \$100,000 in CDBG funds to Neighborhood Housing, Inc.'s (NHI) Operation Back Yard program to provide minor home repairs to low and moderate income homeowners and renters inside the city limits. NHI leverages other local funding and incorporates volunteer labor to address repairs up to \$4,999. NHI spent \$100,000 and completed 50 minor home repairs and 12 ramps/rails through the program year.

Habitat for Humanity (DH) – 2015 Goal: 5 housing units and/or lots

The City set aside \$75,000 in HOME funds for housing rehabilitation and lot clearance to benefit low and moderate income households in the city of Knoxville. During the program year, the City decided to fund

this project with HOPE 3 program income. The projects will be HOME-eligible and will count towards our HOME match requirement.

NEW AFFORDABLE HOUSING OBJECTIVES

Down Payment and Closing Cost Assistance (DH) - 2015 goal: 9

HOME funds in the amount of \$135,000 were set aside and \$79,232 were actually spent to provide down-payment assistance for 5 households in purchasing their first home during the 2015 program year. Assisted households received up to \$29,000 in down payment assistance in the form of a five-year or ten-year forgivable loan. Only purchasers of CHDO developed homes are eligible for down payment assistance. The goal was not met because 3 CHDO homes were converted to rental instead of being sold. Also, one home had an executed sales contract during the program year but closing was not scheduled until after 6/30/15.

New Affordable Housing Construction (DH) - 2015 goal: 7

HOME funds in the amount of \$175,000 were set aside for CHDO new affordable housing construction and rehabilitation and a total of \$401,855 was spent during the program year. Two of Knoxville's certified CHDOs developed a total of 6 homes during the program year. The third CHDO did not develop any homes this year, but did sell a home developed in a prior year.

Neighborhood Housing, Inc. (NHI) spent \$135,613 and developed 5 homes during the 2015 program year. Three homes were new construction and the other 2 were acquisition and rehabilitation. The three new homes were sold during the year. The two rehab homes are under contract and will be sold during the first quarter of the next program year.

East Tennessee Housing Development Corporation (ETHDC) spent \$88,838 and completed 1 new home in a local target area during the program year. It is under contract and will be sold during the next program year. ETHDC also converted two homes developed during the 2015 year to rental homes. These homes both had sales contracts within the 9 month deadline but the buyers were unable to secure financing. ETHDC also has a pre-sold house under construction in the same target area with completion and closing anticipated first quarter of the next program year. The ETHDC also received \$40,000 in CHDO operating funds in program year 2015-2016.

Knox Housing Partnership (KHP) did not develop any new homes during the program year but did sell a home developed during the last program year. They are acquiring an apartment complex during the first quarter of next PY and have a new construction project in the planning stages that will get underway within a year.

Table 1 Accomplishments - Program Year and Strategic Plan Year

Program Year 2015-2016 Goal	Objective	Source	Amount Budgeted	Amount Spent	Indicator	Unit of Measure	Con Plan Goal	Con Plan Actual	% Complete (Con Plan)	Annual Plan Goal	Annual Plan Actual	% Complete (Annual)
I. Strengthen Neighborhoods												
Blighted Property Acquisition	LMB Prop Acq	CDBG	\$206,532	\$22,332	Lots Acquired	Lots (parcels)	40	4	10%	8	4	50%
Blighted Property Acquisition Redevelopment	LMB Infrastructure Study	CDBG	\$200,000	\$0	1 study		1	0	0%	1	0	0%
Blighted Property Acquisition	Blighted Prop Acq	CDBG	\$61,615	\$71,261	Lots Acquired	lots (parcels)	5	1	20%	2	1	50%
Blighted Property Maintenance	Lot Maintenance	CDBG	\$35,000	\$25,000	Lots Maintained	Lots (parcels)	400	95	24%	80	95	119%
Technical/Design Assistance to Neighborhood Orgs	Non Housing Community Development	CDBG	\$40,000	\$47,303	Orgs advised	organizational	60	13	22%	12	13	108%
II. Promote Economic Development												
Commercial Façade Improvement Program	Economic Development	CDBG	\$225,000	\$189,829	Businesses assisted	Buildings	20	5	25%	4	5	125%
III. Reduce and End Homelessness												
Public Facility Improvement	Homeless Housing	CDBG	\$70,000	\$70,000	Roof installed	People housed	65	62	95%	65	62	95%

IV. Promote Affordable Housing

Owner Occupied Housing Rehabilitation Program	Affordable Housing Non-Homeless	CDBG HOME	\$280,286 \$1,007,000	\$117,241 \$1,160,069	Homeowner Housing Rehabilitated	Housing Unit	75	19	25%	19	19	100%
Habitat for Humanity	Affordable Housing Non-Homeless	HOME	\$75,000	\$0	Homeowner Housing Rehabilitated	Housing Unit	34	0	0%	5	0	0%
Emergency Home Repair and Weatherization-related Repairs	Affordable Housing Non-Homeless	CDBG	\$650,000	\$649,938	Homeowner Housing Rehabilitated	Housing Unit	750	183	24%	202	183	91%
Minor Home Repair	Affordable Housing Non-Homeless	CDBG	\$85,000	\$85,000	Homeowner Housing Rehabilitated	Housing Unit	160	50	31%	30	50	167%
Accessibility Modifications	Affordable Housing Non-Homeless Special Needs	CDBG	\$15,000	\$15,000	Homeowner Housing Rehabilitated	Housing Unit	40	12	30%	10	12	120%
Rental Housing Rehabilitation and Development	Affordable Housing Non-Homeless	CDBG HOME	\$24,865 \$494,532	\$31,415 \$314,651	Rental Housing Unit	Housing Unit	20	4	20%	4	4	100%
New Affordable Housing Construction	Affordable Housing	HOME	\$175,000	\$401,855	Homeowner Housing Rehabilitated	Housing Unit	22	6	27%	7	6	86%
Downpayment Assistance	Affordable Housing	HOME	\$135,000	\$79,232	Direct Financial Assistance to Homebuyers		28	5	18%	9	5	56%
Administration	Program Administration	CDBG HOME	\$301,047 \$129,054	\$301,029 \$143,765	Other	Other						

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

Within the Consolidated Plan's four main goals are high and low priority objectives, medium priority objectives were no longer offered by HUD. Given the funds available and the level of need, activities that met low priority objectives were not funded this year.

The first goal, Strengthen Neighborhoods, has two high priority objectives:

1. Improve quality of life in neighborhoods through programs to help eliminate blighted and vacant/underused properties (SL). To address the first high priority objective, the City spent a total of \$133,593 (almost 7% of its total CDBG funds spent during the program year) on:
 - The Homemaker's program, operated by City Community Development, acquired and stabilized one blighted property during the program year. An additional \$9,646 in CDBG funds were also committed to the activity, bringing the total spent to \$71,261.
 - The Lonsdale Model Block program, now being phased out, acquired 3 additional blighted lots using \$22,332 in CDBG funds.
 - Community Development's contract with a maintenance contractor to maintain 95 City acquired properties in neighborhoods with \$25,000 in CDBG funds.
 - The East Tennessee Community Design Center spent \$47,303 in CDBG funds to provide technical assistance to 13 neighborhood organizations and businesses working in redevelopment areas in the city.
 - *See also Economic Development objectives.*
2. Support the quality, upkeep, and affordability of housing (DH) in neighborhoods through:
 - Community Development's Housing Rehabilitation programs (both owner-occupied and rental)
 - Emergency and Minor Home Repair programs (including accessibility modifications) and
 - Energy Efficiency and Weatherization programs

See Promote Affordable Housing objectives.

The second goal, Promote Economic Development (EO) has three high priority objectives:

1. Support Job Creation and Small Business Loans and TA through:
 - Community Development's Commercial Façade Improvement program (accounting for about 11% of CDBG funds spent during the program year) provides grants for façade improvements to businesses in neighborhood revitalization areas. CDBG funds in the

amount of \$189,829 were spent and 5 businesses either relocated or expanded during the program year, providing for the creation of 24 new jobs and 15 retained jobs.

- The Section 108 Loan Guarantee of \$2.9M, through HUD, was secured during the program year and construction on the Farragut Hotel building has begun. The activity is expected to create 61 FTE jobs upon completion.
2. Support Minority and Women-Owned Businesses through:
 - Section 3 requirements that apply to all department-funded construction activities, and through its Section 108 Loan program. The City, as a whole, supports these goals and each city department is held accountable to reach out to small businesses, minority-owned businesses, and women-owned businesses. Other HUD-funded construction/demolition activities (ie. housing) also create an economic development benefit through the hiring of contractors and subcontractors as well as materials and other services used to complete construction projects.
 3. Support Green Job Initiatives through:
 - Community Development's Housing Rehabilitation and New Construction of Affordable Housing which promote Energy Star standards.
 - The City funded CAC's Housing and Energy program CAC with CDBG funds to ensure that any needed *non*-weatherization repairs can be addressed so the house qualifies for the TVA/KEEM weatherization improvements. Paired with the KEEM and KUB Round it Up programs, this represents well over \$16M to be spent in the city of Knoxville by the end of program year 2016.

The third goal, Reducing and Ending Homelessness (DH) has five high priority objectives:

1. Support Employment and Economic Stability through Case Management/Supportive Services;
2. Support Homelessness Prevention;
3. Support the Homelessness Management Information System (KnoxHMIS), Rapid Re-housing, and Housing Counseling;
4. Support Emergency Shelter/Services and Transitional Housing/Services; and
5. Develop and Maintain Affordable Permanent Housing.

While the City no longer receives a direct allocation of HUD Emergency Solutions Grant (ESG) funds, the City did allocate \$70,000 in CDBG funds (approximately 3.5% of its CDBG) for public facility improvements to replace the roof on Catholic Charities Samaritan Place, housing for homeless seniors.

Lastly, the fourth goal, Promoting Affordable Housing (DH) has three high priority objectives:

1. Support Energy Efficiency and Housing Rehabilitation;
2. Support the Development of Supportive Housing for Special Needs Populations and Independent Living for the Elderly;
3. Support the Development of New, Affordable Housing Construction.

The City addresses these objectives in its action plan through housing rehabilitation activities. During the program year \$1,226,261 in CDBG (62% of the total CDBG budget) and \$1,474,720 in HOME (70% of the total HOME budget) was spent on:

- Community Development Owner Occupied and Rental Housing Rehabilitation programs - \$476,323 was spent from CDBG and \$1,474,720 in HOME funds;
- CAC’s Housing and Energy program provided emergency home repairs, including weatherization-related repairs - \$649,938 was spent from CDBG;
- NHI’s operation back yard program provided minor home repairs, including accessibility modifications - \$100,000 spent from CDBG;
- The City also outlined in its action plan that it seeks to fund new special needs (including elderly populations) housing construction through its Rental Housing Rehabilitation program.
- The City also supports CHDO-developed new affordable housing construction in its action plan.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME	ESG
White	182	9	0
Black or African American	111	22	0
Asian	2	0	0
Black/African American and White	4	0	0
Other multi-racial	8	0	0
American Indian or American Native	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0
Total	307	31	0
Hispanic	2	0	0
Not Hispanic	305	31	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

Please note that the term “household” is substituted for “families” in this section of the CAPER, as this chart includes both single individual households and households made up of more than one family member. In other words, the numbers recorded in the chart are for numbers of households served, not the number of individuals that make up a household that was served.

The City of Knoxville and its partner agencies served a total of 338 households in program year 2015-2016. CDBG funded 307 total households that were served by three subrecipient organizations: Catholic Charities Samaritan Place – provided housing to 62 homeless senior citizen-households; Neighborhood Housing, Inc. (NHI) a – provided minor home repairs and accessibility modifications to 62 households; and the Knoxville-Knox County Community Action Committee (CAC) that provided emergency home repairs and weatherization-related repairs to 183 households. Of the CDBG funds spent, 59% of funds benefited White households, 36% benefited Black/African American households, 3% benefited “other

multi-racial” households, a little more than 1% benefited Black/African American And White households, and a little less than 1% benefited Asian households. HOME funds benefited 31 total households that received Owner Occupied Housing Rehabilitation (19 households), Rental Housing Rehabilitation (4 households), Downpayment Assistance (5 households), and CHDO-built new houses (3 households). There is some duplication of the 5 households that received Downpayment Assistance as 3 of the households (2 Black/African American and 1 White) also received CHDO-built housing. Of the HOME funds spent, 71% benefited Black/African American households and 29% White households.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG		\$2,713,925	\$1,991,915
HOME		\$2,023,495	\$2,099,572
ESG		\$0	\$0

Table 3 - Resources Made Available

Narrative

The City of Knoxville received an allocation of \$1,355,235 in CDBG funds from the U.S. Department of Housing and Urban Development (HUD) in program year 2015-2016. The City received CDBG program income in the amount of \$244,144 during the same period, significantly more than it anticipated and budgeted. The City also had CDBG resources that were left unspent in prior years that were rebudgeted. The City also received \$690,541 in HOME Investment Partnership funds for the program year; \$623,308 in HOME program income; and budgeted unspent funds from prior years. The City spent almost \$2M in CDBG funds and just over \$2M in HOME funds through the program year. CDBG funds supported housing rehabilitation activities for low and moderate income homeowner or renter households (61% of CDBG funds spent), economic development (13%), acquiring and maintaining blighted properties for redevelopment (7%), a new roof on a homeless shelter for seniors (4%) and program administration (15%) during the program year. HOME funds supported owner-occupied housing rehabilitation for low to moderate income households (56% of HOME funds spent), CHDO-developed housing (19%) for low to moderate income households, rental housing rehabilitation for low to moderate income households (15%), downpayment assistance for low to moderate income purchasers of CHDO-developed housing (4%) and program administration (6%) during the program year. Both CDBG and HOME funds remaining to be spent are budgeted to the next program year’s activities.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City of Knoxville	100	100	Geographic Target Area 1

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City spends its HUD resources in one target area – inside the city limits of Knoxville. In every

community across the city there are: low to moderate income households (defined as at or below 80% of the area median income); people that are cost-burdened (their housing costs are more than 30% of their income); and substandard housing conditions. Therefore, any low to moderate income household inside the city limits, meeting program eligibility requirements may be served with HUD-funded housing rehabilitation assistance such as housing rehabilitation to bring housing up to standard, emergency and minor home repairs, accessibility assistance, and weatherization-related assistance. Of the almost \$2M in CDBG funds the City spent in the 2015-2016 program year, more than 61% supported some type of housing rehabilitation assistance throughout the city. One hundred per cent (100%) of HOME funds supported housing rehabilitation, new housing construction and downpayment assistance. The Section 108 Loan Guarantee funds support the creation of new jobs downtown.

Of the \$2.4M in CDBG and HOME funds spent during the 2015-2016 program year on housing – owner occupied housing rehabilitation (including emergency, minor home and weatherization-related repairs and accessibility modifications), rental housing rehabilitation (including weatherization-related repairs and accessibility modifications), new owner-occupied and rental housing development and construction, and repairs made to housing for the homeless: <see chart of housing expenditures by CT and maps>

- 71%, or \$1.7M, was spent in Census Tracts where Knoxville’s lowest income families reside;
- 61%, or \$1.46M, was spent in Census Tracts where the highest rates of housing with physical and financial conditions exist (older housing stock and cost-burdened households);
- 40%, or \$965,710, was spent in Census Tracts where the highest population living below the poverty level reside; and
- 45%, or almost \$1M, benefitted households living in high priority areas - Census Tracts where there’s an overlap of low rates of **opportunity** (as indicated by: high rates of low income and poverty, high rate of use of public assistance, lack of living wage jobs, high unemployment, high housing and transportation costs as relative to income, high free- and reduced-lunch eligibility, low education attainment, low college enrollment), low rates of **accessibility** (as indicated by lack of use or presence of physical activity centers, active transportation, public transit, vehicle availability, retail food availability, healthy food for children) and high rates of **vulnerability** (as indicated by high rates of vulnerable populations such as people with disabilities, children, seniors and single parents, those lacking English language proficiency, and racial and ethnic minorities).

The City has several redevelopment areas that are part of a larger investment that the City has been participating in for years, with multiple funding sources and partners, such as Knoxville’s Community Development Corporation (KCDC), the public housing authority (PHA) for the city of Knoxville. These are areas that have a larger share of low income households/high concentration of poverty, a larger share of substandard and aging housing stock, lack of services and amenities, and blighted conditions. These conditions often overlap resulting in low opportunity, low accessibility, and high vulnerability of its residents (see above). In the Lonsdale and the Five Points communities, for example, the City is supporting KCDC’s efforts by committing local general funds as well as with its use of CDBG and HOME resources for housing rehabilitation. The City is also working to acquire and maintain blighted properties in these areas for future development potential for the communities. In the 2015-2016 program year, the City used about \$133,500 in CDBG funds (about 7% of its CDBG funds available) to support efforts to strengthen neighborhoods. The City also spent local general funds and about 13% of its CDBG funds to support economic development initiatives in redevelopment areas that are located within or adjacent to low to moderate areas.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Federal dollars allocated to community initiatives are rarely the only funds invested. The City strongly encourages local leverage on CDBG funded activities and matching dollars on activities that benefit the homeless and for HOME funded activities*. These may be other public funds, private contributions (through subrecipient organizations) or other local dollars. Leveraged and matched amounts are considered when applications for funding are rated, and then documented at completion.

During the program year, federal funds were leveraged in several ways:

HOUSING

Homeowners receiving owner-occupied housing rehabilitation directly through the City's Community Development Department program pay back a portion of the costs (plus interest) as part of a loan with the City. These privately-leveraged funds are tracked as program income, depending upon which program initially funded their rehabilitation work. In program year 2015-2016, homeowners paid back \$852,489.26 in loan payments and interest. Of this, \$607,909.09 in HOME funds (that became HOME program income), were put back into the City's Owner Occupied and Rental Housing Rehabilitation programs, funding work that will result in more loans for low and moderate-income homeowners and affordable rental housing owners/developers. The remaining \$244,580.17 had been from the CDBG program (thus becoming CDBG program income), and 100% of these funds were spent on supporting grants to low and moderate-income households for emergency, minor home and weatherization-related repairs through the Knoxville-Knox County Community Action Committee (CAC). CAC leveraged \$771,132 in other local, private funds through the East Tennessee Foundation, the East Tennessee Development District, and others to support home repairs and weatherization/energy efficiency upgrades to housing occupied by low and moderate-income homeowners and renters. The Tennessee Valley Authority (TVA) and the Knoxville Utilities Board (KUB) also contributed more than \$5M in weatherization upgrades for low and moderate-income homeowners and renters. Another subrecipient contributing local funds leveraging their CDBG award, was Neighborhood Housing, Inc. (NHI) which contributed \$108,434 towards minor home repairs and accessibility improvements for low and moderate-income homeowners and renters. The City of Knoxville has also pledged a total of \$8 million in local funds to support KCDC, its local public housing authority, with development of affordable, rental housing (more than \$2.5M in local dollars has been invested to date).

*HOME match is counted differently than leverage. HOME match requirements are complex and there has not been any match contributed during the program year. HOME funds were leveraged with other private funds. <More on this in the final CAPER>

ECONOMIC DEVELOPMENT

The City's Commercial Façade Improvement program leveraged \$187,224 in local, private funds from property owners/commercial property developers. The developers of the Farragut Hotel building are contributing almost \$16M towards the rehabilitation of the hotel (providing FTE jobs). The East Tennessee Community Design Center contributed \$28,000 in private, local funds to support their design and technical assistance program.

HOMELESSNESS

The City used CDBG funds to replace the roof on Samaritan Place, and Catholic Charities contributed \$30,212 in local, private funds to the project. In lieu of a direct allocation of HUD Emergency Solutions Grant (ESG), the City of Knoxville leveraged funds to reduce and end homelessness from two sources during program year 2015-2016. The City of Knoxville contributed \$128,500 in local, general funds to six agencies that provided essential services, emergency shelter, transitional and permanent housing, Homelessness Management Information System (HMIS) support, and homelessness prevention. The State of Tennessee through the Tennessee Housing Development Agency (THDA) contributed a portion of its HUD ESG funds - \$53,539 for homelessness prevention and about \$176,334 for rapid re-housing initiatives - both carried out through CAC's Homeward Bound program. The City of Knoxville also contributes local, general funds to supporting the Office on Homelessness, which coordinates HUD's Continuum of Care (CoC) grants and grants to the University of Tennessee for KnoxHMIS, as well as grants to agencies such as VMC and CAC Homeward Bound for providing case management services at Minvilla Manor and Flenniken Landing, two permanent supportive living facilities.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	\$389,837.76
2. Match contributed during current Federal fiscal year	\$0.00
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$389,837.76
4. Match liability for current Federal fiscal year	\$162,258.52
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$227,579.24

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
								\$0.00

Table 6 – Match Contribution for the Federal Fiscal Year

HOME Program Income

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
\$67,041.33	\$623,308.12	\$637,650.67	\$0.00	\$52,698.78

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number	15		1	2		12
Dollar Amount	\$1,240,476		\$87,406	\$23,398		\$1,129,672
Sub-Contracts						
Number	2					2
Dollar Amount	\$300,617					\$300,617
	Total	Women Business Enterprises	Male			
Contracts						
Number	15	1	14			
Dollar Amount	\$1,240,476	\$70,217	\$1,170,259			
Sub-Contracts						
Number	2		2			
Dollar Amount	\$300,617		\$300,617			

Table 8 – Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	3			1		2
Dollar Amount	\$59,996			\$29,998		\$29,998

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		4 (0 displaced)	\$104,103.29			
Businesses Displaced		0				
Nonprofit Organizations Displaced		0				
Households Temporarily Relocated, not Displaced		19				
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0					
Cost	\$0.00					

Table 10 – Relocation and Real Property Acquisition

The City avoids displacement of households or businesses whenever possible.

All properties acquired with CDBG funds were vacant lots or structures. The demolition that occurred was of vacant structures or to facilitate replacement housing construction, and resulted in no displacement.

To minimize displacement, the City did not rehabilitate housing units where involuntary permanent relocation would be required. Temporary relocation benefits (including rent and moving costs) are provided to occupants if it is not feasible to remain in the home during rehabilitation.

Landlords are required to identify tenants in their application for financing and to provide information regarding tenant income, needs, and preferences to determine if rehabilitation could be accomplished without tenant displacement. Landlords are also required to offer existing tenants the opportunity to lease a rehabilitated unit at an affordable rent.

The City's Community Development Department staff issues required notices under its internally operated rehabilitation program. As the City's redevelopment authority, Knoxville's Community Development Corporation issues notices for the City's property acquisition program. Subgrantees receive technical assistance regarding notices and relocation for acquisition projects, then issue their own notices and provide documentation to the City.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of homeless households to be provided affordable housing units	1 facility/65 elderly people housed	1 facility/62 elderly people housed EL:56 L: 6 Mod: 0 Middle-income: 0
Number of non-homeless households to be provided affordable housing units	283 households	261 households EL: 92 L: 109 Mod: 60 Middle-income: 0
Number of special-needs households to be provided affordable housing units	Accessibility Improvements: 10	12 households EL: 11 L: 1 Mod: 0 Middle-income: 0
Total	358 households	335 households EL: 148 L: 115 Mod: 63 Middle-income: 0

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through rental assistance	0 households	0 households
Number of households supported through the production of new units	7 housing units	6 housing units (3 sold)
Number of households supported through the rehab of existing units	284 households	268 households
Number of households supported through the acquisition of existing units	50 households	0 households (Lonsdale Model Block program is on-hold)
Total	341 households	271 households

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The difference between goals and outcomes are mainly with two activities:

1. The Habitat for Humanity rehabilitation and lot clearance project – The intent was to fund this activity with HOME funds, but during the course of the year a decision was made to fund the activity with HOPE 3 program income instead. Therefore accomplishments were not completed under the HOME category.
2. The Lonsdale Model Block Infrastructure program - For several years, the City has been acquiring blighted properties in the Lonsdale neighborhood with the goal of eventually developing affordable home ownership in a “model block.” However, the housing crisis and economic recession, as well as new HOME regulations that require housing to revert to rental if it’s not sold within 6 months of construction, have made it infeasible to build and sell home owner housing in that location. With an existing public housing development adjacent to the block, developing more rental housing isn’t ideal either. The activity that set aside \$200,00 of CDBG for infrastructure design for the block was cancelled and acquisition of additional blighted lots has been curtailed. The City is actively investigating an alternate plan for the block.

Discuss how these outcomes will impact future annual action plans.

Funding for the two cancelled projects was re-budgeted to activities in program year 2016-2017.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	154	5
Low-income	109	7
Moderate-income	44	19
Total	307	31

Table 13 – Number of Persons Served

Narrative Information

Please note: the above information is based on numbers of households, not individual persons. A household may be made up of a single individual or more people.

Income is defined by the annual household income, adjusted for family size, and as a percentage of the median area income for the MSA. Extremely low-income is 30% or less. Low-income is defined as 50% or less. Moderate-income is defined as 80% or less than the area median income.

CDBG funds were used to fund three non profit, subrecipients in program year 2015-2016: the Knoxville-Knox County Community Action Committee (CAC), Neighborhood Housing, Inc. (NHI) and Catholic Charities Samaritan Place. CAC served 67 extremely low-income households, 77 low-income households, and 39 moderate-income households. NHI served 31 extremely low-income, 26 low-income and 5 moderate-income households. Catholic Charities served 56 extremely low-income and 6 low-income people at Samaritan Place. CDBG funds were also used to fund the Owner Occupied Housing and Rental Housing Rehabilitation programs as well, and their household income statistics are below (as HOME funds were used as well).

HOME funds were used to fund four different programs in program year 2015-2016: Owner Occupied Rehabilitation, Rental Housing Rehabilitation, Downpayment Assistance, and CHDO new housing construction programs. The Owner Occupied Housing Rehabilitation program served 3 extremely low-income households, 5 low-income households, and 11 moderate-income households. The Rental Housing Rehabilitation program served 2 extremely low-income households and 2 low-income households. The Downpayment Assistance program served 5 moderate-income households. CHDOs served 3 moderate-income households (the 3 houses sold) while the other 3 houses were completed but were not yet sold by the end of the program year. To avoid duplication of households served, 3 households (all moderate-income) received CHDO and downpayment assistance and 2 households (both moderate-income) received downpayment assistance on a CHDO-built home completed in a prior year.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

While the City of Knoxville no longer receives a direct allocation of Emergency Solutions Grant (ESG) funds from HUD, the City remains committed to supporting efforts to reduce and end homelessness. Under Mayor Madeline Rogero's leadership, the City's Office on Homelessness developed 'Knoxville's Plan to Address Homelessness' in April 2014. The Mayor also created a 'Mayor's Roundtable' to meet regularly with partner agency leaders and others involved in homelessness (including relevant city department heads) to keep abreast of progress made on the Plan, any emerging trends, and the initiation of special projects, such as the Case Management Standards of Care. The Office on Homelessness also coordinates the Continuum of Care grant process, supports the biennial study of homelessness done by the University of Tennessee College of Social Work, and assists with the annual Point-in-Time Count. Knoxville City Council also recognizes the importance of continued support for implementing the Plan and has committed local, general funds each year to implement its initiatives, including street outreach, emergency shelter, a homeless management information system (HMIS), and homelessness prevention activities. Through this support, the University of Tennessee's Homeless Management Information System (KnoxHMIS) staff research, write and present various reports and coordinate special initiatives, including 'Knoxville's Community Dashboard on Homelessness.' The "Dashboard Report" is an at-a-glance informational resource on the issue of homelessness and the performance of homeless service providers in Knoxville, Tennessee. Data is collected, compiled and updated on a quarterly basis. KnoxHMIS provides the data collection system and data quality controls, as well as technical support and training for area agencies and organizations that assist the homeless. During the 2015-2016 program year, KnoxHMIS coordinated the efforts of 19 partner agencies that provided services to over 9,000 homeless persons in the community.

Since program year 2014-2015, the City has also had a partnership agreement with the Tennessee Housing Development Agency (THDA) to utilize a portion of the state's Emergency Solutions Grant (ESG) funds. During the 2015-2016 program year, THDA funded homelessness prevention and rapid-rehousing housing activities, carried out by the CAC Homeward Bound program.

All agencies that received funding from the City participate on the Knoxville-Knox County Homeless Coalition, a group committed to reducing and ending homelessness, and report program statistics through KnoxHMIS. The City remains committed to involving people who are currently experiencing/formerly experienced homelessness in the process as well, requiring each agency that the City funds to have representation on an agency board subcommittee.

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

Outreach is conducted to inform people experiencing homelessness of available resources and to encourage them to take advantage of these resources. The Knoxville-Knox County Homeless Coalition convenes an interagency working group 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. Using local, general funds the City provided a grant to CONNECT Ministries in program year 2015-2016 to carry out street outreach activities in the community. CONNECT Ministries provided counseling services to 98 individuals and assisted 25 clients in obtaining permanent housing.

Other street outreach programs are provided through CAC Homeward Bound, Helen Ross McNabb Center's PATH program, and Positively Living. The Helen Ross McNabb Center has also added an additional SAMHSA-funded program called Cooperative Agreement to Benefit Homeless Individuals (CABHI), to reduce homelessness among veterans and/or individuals with severe and persistent mental illness. The CABHI program provides outreach, case management, assistance finding employment and applying for disability benefits, as well as ongoing peer support.

- Addressing the emergency shelter and transitional housing needs of homeless persons

The City, using local, general funds, awarded grants to four agencies providing emergency shelter and essential services during the 2015-2016 program year: YWCA (Young Women's Christian Association), the Salvation Army, and Catholic Charities Samaritan Place. Each agency provided residential services and the Volunteer Ministry Center provided day shelter and services. Each agency also provided case management, counseling, life skills workshops, educational training, job referrals and networking for housing opportunities. During program year: the YWCA's Transitional Housing program provided housing and services to 130 women; Salvation Army's Joy Baker Center provided housing and services to 109 women and 145 children; and Catholic Charities' Samaritan Place provided housing and services to 60 senior citizens experiencing homelessness (27 received emergency shelter, 20 received transitional housing and 15 received supportive services).

- Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Using THDA ESG funds, the City contracted with the Knoxville-Knox County Community Action Committee (CAC) to provide homelessness prevention services through its Homeward Bound program in program year 2015-2016. The program focused on housing relocation and stabilization services, case management, and financial assistance (rental, storage, utilities and moving support). Through homelessness prevention funding, 87 households comprised of 245 individuals received services. Using local, general fund dollars, the City awarded funds for the Volunteer Ministry Center to provide homelessness prevention activities via Minvilla Manor, a residential complex which housed 58 clients who received case management services during the program year.

- 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, through its THDA-funded ESG allocation, assisted CAC's Homeward Bound program in implementing rapid re-housing initiatives, with a focus on shortening the 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. During the 2015-2016 program year, the Homeward Bound program provided rapid re-housing services to 309 households, comprising 684 individuals. CONNECT Ministries, funded with City general funds, also assisted 25 clients in obtaining permanent housing. Volunteer Ministry Center's Day Resource Center, also funded with City general funds during the program year, provided services to 608 persons of which 97 persons obtained permanent housing.

Programs are focused in particular on individuals and families experiencing chronic homelessness, as well as veterans. For rapid re-housing programs, time to housing has been reduced by 53% over the previous year. Likewise, emergency shelter programs have reduced 'time to exit' from these programs by 8% from the previous year, and transitional housing programs have reduced 'time to exit' by 18%. There is also a very low rate, only 3%, of persons placed in permanent housing later returning to emergency shelter.

The lack of sufficient affordable housing stock continues to be a significant barrier to reducing time-to-housing and ending homelessness. The City is working to address this need through its Rental Housing Rehabilitation program and through its CHDO-developed rental housing.

CR-30 - Public Housing 91.220(h); 91.320(j)

Knoxville's Community Development Corporation (KCDC) is the City of Knoxville and Knox County public housing authority. Currently KCDC's affordable housing portfolio includes 3,525 low-income public housing units, 3,948 Housing Choice Vouchers, and 82 Mod-Rehab units. Over the years, the agency has primarily used Capital Fund Program and Replacement Housing Fund grants to improve or replace deteriorated housing; these funds are limited, and they decline from year to year, leaving KCDC and agencies like it in a bind as far as future capital improvements are concerned.

Actions taken to address the needs of public housing

The decline in funding has caused KCDC to more creatively approach the capital needs of its properties. KCDC completed the first two conversions of low-income public housing properties to Project-based Rental Assistance (PBRA) in April 2016. The first two properties addressed were Autumn Landing and Nature's Cove, the two properties KCDC manages within Knox County. The same conversion will occur with the remaining KCDC sites over the next year to 18 months (excluding Austin Homes, Cagle Terrace, Isabella Towers, Love Towers, and Western Heights). RAD conversion provides KCDC with access to private sources of capital to repair and preserve its affordable housing assets. PBRA allows for mixed financing options via loans and Low Income Housing Tax Credits.

New construction of a 90-unit elderly/disabled complex began in Five Points this year, with the groundbreaking taking place May 11. Once these units are complete, relocated residents will have the option to return to the new units, and demolition of old housing stock will occur. Construction is projected to be complete in May, 2017.

Capital improvements have been made to other of KCDC's public housing sites over the last 12 months, as well. Those projects which were completed or are in progress include the following:

PROPERTY	IMPROVEMENT	STATUS
Cagle Terrace	Wall Repairs	In Progress
	PTAC Replacement	In Progress
Isabella	Sprinkler Head Replacement	Complete
	Sandblast/Paint Stairwells	Complete
Lee Wms/Taylor	Parking Lot Paving/Striping	In Progress
Love Towers	Laundry Room Upgrades	Complete
	A/C Replacement	In Progress
Northgate	PTAC Replacement	In Progress
North Ridge	Window Redesign/Rebuild	In Progress
Montgomery	Site Fencing	Complete
Vista	Subflooring/VCT Tile	In Progress
Western Heights	Chimney Removal	Complete
	Window Replacement	In Progress
	Kitchen Flooring/Subflooring	In Progress

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

Residents participate and provide feedback related to KCDC’s planning and implementation of projects through the Knoxville Tenant Council, site-based resident associations and the Section 8 Advisory Board. Residents who are not working, participating in economic self-sufficiency programs, or are not elderly or disabled perform required community service monthly in order to contribute to their neighborhoods. The Section 8 Office offers a Homeownership Program to qualifying voucher holders, as well. During the past 12 months, 78 participants have been on Home Ownership Vouchers. Closings on newly purchased homes in the program totaled eight during the last year. A total of 26 individuals are actively working toward home purchase through the Homeownership Program.

Actions taken to provide assistance to troubled PHAs

KCDC is not designated a troubled housing authority.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The City has undertaken the actions described in the 2015-2019 Consolidated Plan and 2015-2016 Action Plan, as described above, including marketing an increasing number of parcels through the Homemakers Program, correcting obstacles before sale to developers, acquiring abandoned property and clearing titles, and offering subsidies to facilitate affordable development.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

There are many obstacles in meeting the underserved affordable housing needs in Knoxville. The lack of sufficient financial resources, the wide variety of needs (particularly in inner city neighborhoods), and difficulty in coordinating public, private, and nonprofit efforts make service provision and revitalization efforts a challenge for all involved.

Comments received during the annual action planning process for program year 2016-2017 show that social services and housing assistance for the homeless and the precariously housed are still a huge need. The demand for rental housing is far exceeding the supply, with the lowest income households bearing the brunt of the affordable rental housing shortage. Indeed, this appears to be a national trend. Congress has recognized the need and has had HUD set aside money for the Affordable Housing Trust Fund which will provide states some resources to encourage more development of affordable rental housing for the lowest income households.

The City of Knoxville also recognized the need for an increase in affordable rental housing to house extremely low income (defined as 0-30% of area median income) and very low income (defined as 30-50% of area median income) households. In program year 2015-2016, more emphasis was placed on using CDBG and HOME funds to assist rental households with housing rehabilitation, weatherization-related repairs, and accessibility modifications. The City also supported the development of new affordable housing by assisting KCDC, the public housing authority, during the program year. Knoxville's Community Development Corporation (KCDC) is focusing on the revitalization of the Five Points neighborhood which includes the Walter P. Taylor Homes public housing development. Previous phases of this plan included construction of 20 units of elderly housing, 25 family units on scattered sites in-fill lots and development of 85 units of elderly housing at the Residences at Eastport. Funded with low-income housing tax-credits, the next phase of construction will be 90 units of elderly/disabled housing on the Walter P. Taylor homes site. KCDC has also applied for tax-credits in 2015 for 84 new family units, also to be constructed on the WPT homes site. The City of Knoxville has invested \$2,581,991.56 of local dollars on the revitalization to date. With the next two phases of housing construction, the City will provide \$2,400,000 for infrastructure improvements to include new streets, sidewalks, lighting and landscaping. The City has pledged a total of \$8 million in local funds to assist with the revitalization project. During the program year, the City: supported private developers of affordable housing by assisting with documentation required by the State of Tennessee for tax credits through the Tennessee Housing Development Agency (THDA) and contributed \$323,000 of local funds to the East Tennessee Foundation to support affordable housing goals (including rental housing rehabilitation) in the city of Knoxville. The City also held a "Landlord Summit" during the program year, providing resources to help

landlords maintain affordable housing, such as information about: free weatherization resources (through the Knoxville Knox County Community Action Committee's Knoxville Extreme Energy Makeover program); free lead testing (through the City's Lead Hazard Control program); the new Cooperative Agreement to Benefit Homeless Individuals (CAHBI), serving veterans and other homeless individuals and families; social services programs, such as Section 8 Rental Assistance and other services; and fair housing laws and the landlord/tenant act and how they are impacted.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City of Knoxville received a three-year Lead Hazard Control grant from the HUD Office of Healthy Homes and Lead Hazard Control in August of 2013. The City was given a 12 month grant extension by HUD. The grant funds are being expended on pre-1978 homes within the City of Knoxville, in which pregnant women and/or children under the age of six reside or frequently visit. All funds are being provided in the form of a grant. The program is in full production mode. A sub-recipient agreement was executed with the Knoxville-Knox County Community Action Committee (CAC) totaling \$1,596,750. CAC was charged with performing targeted outreach and education, the completion of 120 lead hazard remediation projects, and the completion of healthy homes interventions for 100 homes. The City has three staff that have been licensed by the State of Tennessee and certified by the U.S. Environmental Protection Agency to perform lead based paint inspections and risk assessments. Each participates in ongoing training to keep their licensing up to date. If scheduling conflicts arise, the inspection and risk assessment services are sub-contracted to a third party vendor. The City performs risk assessments for its housing rehabilitation projects and properties assisted through the Homemakers Program as necessary. Both the City and CAC own an XRF analyzer, which receives maintenance according to the required schedule, and its use is documented according to State requirements. The City inspected 116 housing units for lead based paint hazards in the 2015 program year. Lead mitigation work was performed on 86 units, with all 86 units achieving clearance. Of the 98 inspections, a total of 12 lead-based paint inspections were performed on the City's Owner Occupied Rehabilitation projects, 15 on the City's Rental Rehabilitation projects, 2 inspections for the Blighted Properties Redevelopment Program, and 87 for the Lead Safe and Healthy Homes Program.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City carried out the actions described in the 2015-2019 Consolidated Plan and 2015-2016 Action Plan, as described above. In addition to these activities, City of Knoxville general funds and a set aside of State of Tennessee ESG funds were used to provide case management and transitional services to homeless persons with the goal of finding stable housing, and payments for rent and utilities to prevent homelessness. The full occupancy of Minvilla Manor and Flenniken Landing provides permanent housing and supportive services to help people experiencing homelessness make positive life changes and prepare for a better future.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City Community Development Department staff participated in the coordinating bodies for several agencies that perform community development activities, including Knoxville-Knox County Homeless Coalition, Affordable Housing Trust Fund Advisory Board, Equality Coalition for Housing Opportunity, and the Martin Luther King Jr. Commemoration Commission. Staff also serve on or provide information to task forces related to neighborhood revitalization, such as the Chronic Problem Properties

Committee, Abandoned, Blighted and Vacant (ABV) Properties Committee, the Better Building Board and Blighted Properties Redevelopment Program loan review committee, Affordable Housing Trust Fund, East Tennessee Community Design Center Board, and Broadway Corridor Task Force.

During the program year 2010, the City of Knoxville Community Development Department on behalf of a consortium of partners, applied for and received a Sustainable Communities Regional Planning Grant (SCRPG). The City served as the grantee and fiscal agent for this five county regional planning initiative which includes local governments, agencies and citizens in the development of a plan for sustainable growth in the region. This was the first time such a large scale, coordinated planning effort has been implemented in the East Tennessee Region. Much effort has gone into this regional planning effort to date. The final plan was completed in early 2014.

East Tennessee Quality Growth continues to serve as the Regional Convening Organization focused on sustainable, equitable growth. Data is maintained at the Knoxville-Knox County Metropolitan Planning Commission (MPC) on the ETIndex.org web site.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

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.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City continually reviews impediments identified in the 2005 and 2010 Analysis of Fair Housing Impediments Studies. Issues focused on: (1) Education and awareness; (2) Patterns of housing practitioners; (3) Race, class and ethnicity discrimination in rental and home purchasing; and (4) Need for accessible and affordable housing opportunities. The City continually looks at these issues, and is committed to the thrust of affirmatively furthering fair housing in preparation for the long-term project: Assessment of Fair Housing (AFH).

More recently, as part of its Sustainable Communities Regional Planning Grant, the City of Knoxville, through PlanET, completed a Fair Housing and Equity Assessment (FHEA). Published in March 2014, the FHEA 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 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 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.

The City implemented fair housing and equal opportunity programming in compliance with civil rights regulations and guidelines. The two major goals included: (1) Affirmatively furthering fair housing with a focus on inclusion and achieving parity; and (2) Analyzing Knoxville's housing posture, and identifying actions and strategies that impact equal housing opportunities. These goals were carried out by: (1) Providing outreach activities which educated citizens, agencies and advocacy groups on their fair housing rights and responsibilities; and (2) Training and assisting housing, lending and human/social service organizations in adhering to the fair housing act and the implementation of housing equality initiatives.

Fair Housing displays/exhibits were set-up as well as presentations made at 42 civic, social, community, advocacy and professional-based events in the community. Over 6,000 citizens have been reached by these efforts. Fair Housing posters are on display in the City's Community Development Department, and staff also placed the federal equal housing opportunity logo on printed materials. Staff worked with various housing practitioners (lenders, apartment owners, realtors, insurance agencies and landlords) in promoting fair housing and the placement of the logo on materials. The City received over 117 inquiries from citizens regarding fair housing rights. The City made referrals for tenant/landlord matters to Legal Aid of East Tennessee who processed and resolved 307 tenant/landlord disputes. The City also made referrals for fair housing discrimination complaints to the Tennessee Human Rights Commission (THRC) who administers the Fair Housing Assistance Program. THRC accepted and investigated 26 fair housing cases.

The City's fair housing brochures, fact sheets, posters, display information, and videos explain the fair housing act and the importance of housing equality, and also provide an overview of the seven protected classes. Several of the materials have been translated into Spanish. Fair Housing workshops were held for the Landlord Summit, Centro Hispanic/Latino Task Forum and the Dr. Martin Luther King, Jr. Leadership Symposium. The City co-sponsored fair housing training for the Knoxville Area Association of Realtors and the Apartments Association of Greater Knoxville. The City co-sponsored the Knoxville Area Fair Housing and Equal Opportunity Conference with the Equality Coalition for Housing Opportunities which was attended by civic groups, advocacy organizations and housing practitioners. Assistance was provided to the West Tennessee Legal Services and the Tennessee Fair Housing Council in securing citizens for testers training.

The City coordinated activities commemorating the 50th anniversary of the Voting Rights Act. The University of Tennessee was an integral partner with equality, diversity and civility initiatives through its sociological and legal research centers. At the Knox County Schools' Social Studies Teachers In-Service Workshop, a fair housing presentation was given. This presentation strengthened the civil rights components in the American History, Civics, and American Government curriculum.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used 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 and Community Development Administrator oversee the planning and budgeting process to ensure that the projects developed are consistent with grant requirements. This planning process also ensures that each funded project is consistent with the 2015-2019 Consolidated Plan and makes progress toward identified community development objectives.

All subgrantee projects are assigned to a Project Specialist for oversight, monitoring, and technical assistance. The Section Manager drafts contracts with input from the subgrantee and Project Specialist. The City Law Department finalizes the contracts in order to ensure compliance with applicable laws and regulations.

Subgrantees submit quarterly progress reports and a completion report. Reports are reviewed by the Project Specialist to ensure contract compliance. Funds are typically provided to subgrantees on a reimbursement basis. Reimbursement requests are submitted to the City on a 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 Specialist, then reviewed and approved by the Section Manager. The Finance Specialist prepares a check request, which is approved by the Section Manager and Department Director prior to submission to the City Finance Department.

Subgrantee monitoring is performed on an informal basis through telephone, email, and periodic meetings between City and subgrantee staff. Formal monitoring is performed on an annual basis (except in the case of low risk subgrantees or projects). Formal monitoring is conducted by the Project Specialist and Section Manager 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, and 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 Supervisor and the Housing Manager 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 Construction Manager reviews and approves work and activities during each step of the rehabilitation process – write-up/cost estimate, bid, construction and the Housing Manager reviews and approves applications and loan packages. The Department Director periodically conducts in-house monitoring. Payment for contractor and other housing activity expenses are processed by the Housing Finance Supervisor and Housing Manager and approved by the Department Director prior to payment. The Community Development Administrator and Administrative Technician oversee the Department's overall expenditures and financial status, and assists the Community Development Director in drawing funds from HUD on a regular basis.

Special regulatory requirements are addressed by several staff members. The environmental review process is overseen by the Community Development Director, who has been delegated this authority by the Mayor.

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.

Three of the Department's housing staff members are certified risk assessors for lead based paint hazards. These staff members perform inspections, testing, assessments, and clearance for homes the City funds through the rehabilitation or other housing programs. When time is available, technical assistance, inspections, and assessments are also provided for CDBG and HOME funded non-profit agencies on an as-needed basis.

A Lead Hazard Control grant from HUD's OHHLHC in the amount of \$2.3 million and a \$200,000 Healthy Homes Initiative supplement was awarded to the City of Knoxville Community Development Department in June 2013. These grant funds are being used to conduct lead hazard control work in targeted homes, train workers in lead-safe work practices, and increase public awareness of childhood lead poisoning. The grant is scheduled to end on June 30, 2016.

Citizen Participation Plan 91.105(d); 91.115(d)

As stated in its Citizen Participation Plan, the City of Knoxville's Community Development department will organize and host at least two citizen input meetings each year to access citizen's views on housing and community development needs. At least one of the public meetings will be held to get citizen input before the Action Plan is written, and at least one will be held to discuss the Action Plan and receive feedback prior to its submission. 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.

Additional citizen input meetings may be held during the year to gather citizen input. The Community Development department will respond to proposals and questions at all stages of the community development process within the program year.

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Notice was published in the Knoxville News Sentinel on Saturday, September 3rd, 2016 (see attached) and the draft of the PY2015-2016 CAPER was available for public comment for 15 days from September 7th through September 21st, 2016.

<See public comments in the final CAPER attachment>

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.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The overall goal of HUD's community planning and development programs is to support viable communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low and moderate income persons. The City of Knoxville's performance during the reporting period has been consistent with this overall HUD goal and with the objectives and priorities in the City's annual plan and the five year Consolidated Plan strategy. Our activities for the reporting period improved housing conditions for owner-occupants and renters, created homeownership opportunities, assisted in the provision of services to the homeless, eliminated blighting conditions, and enhanced or improved services, infrastructure and facilities in lower income neighborhoods.

The City has worked to build additional resources to accomplish its community development goals. During the 2015-2016 Action Plan period, the City of Knoxville contributed a substantial amount of its own local, general funds to the Community Development budget. Since the City's direct allocation of ESG funds from HUD were discontinued in PY2014, the City stepped up its commitment to the provision of services to the homeless by contributing over \$300,000 in local general funds. These funds were spent on the provision of emergency shelter and services, transitional housing and services, and homelessness prevention. The local HUD Field Office also played a significant part in requesting a set-aside of State ESG funds in PY2014-2015 from THDA for rapid re-housing services.

A \$2.5M grant from HUD's Office of Healthy Homes and Lead Hazard Control was also secured at the end of PY2012/beginning of PY2013 and is supplementing CDBG and HOME funds spent on minor and major home rehabilitation. The grant period was extended through 2017. The City also continued to fund an Affordable Housing Trust Fund with local tax revenues which is a flexible funding source that helps to increase the supply of affordable housing in the region.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

There were 31 rental units due for inspection during the reporting period and 5 units due from the previous period. The following units were inspected during program year (PY) 2015-2016:

310 Milligan St. (3 units due last PY)
2808 Woodbine Ave. (1 unit due last PY)
229 Douglas Ave. (1 unit due last PY)
2765 Ontario St. – 1
3235-3240 Washington Pike – 12
3205 Burnside St. – 1
4206-4211 Red Valley Way – 6
2520 Larkwood St. – 1
1629 Luck St. – 1
115 Flenniken Ave. – 3
176 Hiawasse Ave. – 4
312 Jamey St. – 1

The unit at 4242 Ivy St. will be inspected after the PY, due to scheduling difficulties with the landlord.

Fifteen of the inspections were the initial inspection due within the first year of project completion. There were no deficiencies found in these units.

Deficiencies found in the other units include:

- *peeling exterior paint on stucco
- *roof repairs needed
- *floor tile damaged/missing
- *exterior stair treads need replaced
- *downspout missing
- *weather-stripping missing
- *sheetrock repairs
- *smoke alarm missing
- *window and door lock needs repair
- *additional support needed for ramp

Landlords are provided with a list of written deficiencies and given a reasonable amount of time to complete them. The properties are re-inspected upon completion.

All tenant and rental data are also reviewed during inspections. All units were in compliance with HOME income and rent limits.

**Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units.
92.351(b)**

During the reporting period, the City had 3 HOME assisted projects, which contained more than five HOME assisted units.

The first project consists of 6 three-bedroom units in a small complex owned by a local CHDO. The households consist of 5 black female-headed households and 1 white female-headed household. One of the households is disabled. All receive rental assistance. This CHDO posts its vacancies at the Knoxville Area Urban League and at the Community Action Committee office. They also list them on TNHousingSearch.org and post signs in the yard.

The second project consists of 24, two and three-bedroom units in an apartment complex owned by a local CHDO. Fourteen of the 24 are HOME assisted units. The households consist of 6 white, female-headed households, 5 black, female-headed households, 1 white, married couple and 1 black, married couple and one black and white married couple. Thirteen of the HOME assisted units receive rental assistance. This CHDO sends a flyer with vacancies weekly to the local housing authority. They also send flyers to several other social service agencies during the year and they do outreach to local ministries such as Knoxville CAC, the Salvation Army, the Knox Area Rescue Ministries, etc. All vacancies are also listed online at TNHousingSearch.org.

The third project consists of 15 one bedroom units in an apartment complex targeted for homeless veterans. The project is owned and managed by a local non-profit (Helen Ross McNabb Center) and provides on-site support services. Thirteen of the units are HOME-assisted. The households (including non-HOME units) consist of 8 white, male headed households, 5 black male-headed households, one black female-headed household and one white married household. The local housing authority is providing project based rental assistance to all households. The written agreement with Helen Ross McNabb allows preference to be given to homeless veterans and they lease to tenants from their waiting list.

**Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics
Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing).
91.320(j)**

Program income is generated by CDBG and HOME funded housing rehabilitation and property acquisition projects. During the program year, a total of \$244,143.94 in CDBG program income and \$623,308.12 in HOME program income were receipted through HUD's Integrated Disbursement and Information System (IDIS) for eligible housing activities. CDBG program income in the amount of \$244,143.94 was drawn to fund CAC's Emergency Home Repair program that benefits extremely low, very low and low income owner-occupied households. HOME program income in the amount of \$589,486.05 was drawn: \$416,945.83 to fund owner occupied housing rehabilitation for very low and low income households and \$172,540.22 (including funds not drawn from May 2015) for rental housing rehabilitation for extremely low to low income veteran renters.

Providing affordable housing options is a high priority in the City's 2015-2019 Consolidated Plan. In collaboration with non-profit agencies and for-profit developers, the City is using CDBG, HOME, and various sources of leveraged funds to provide housing rehabilitation, homeownership assistance, and construction of new housing. Each of these program areas address worst case housing needs. The City's rehabilitation programs address the needs of lower income homeowners living in substandard housing, and can provide replacement housing construction for severely substandard housing. New housing construction and down payment assistance can offer reduced housing costs through homeownership to renters paying over 50% of their income to rent. Homeownership training is required by our Down Payment Assistance Program and increases the likelihood that new homebuyers will be able to maintain their property and meet the financial obligation of a mortgage. By including energy efficient systems in the homes, lower utility costs assist homebuyers in becoming successful homeowners.

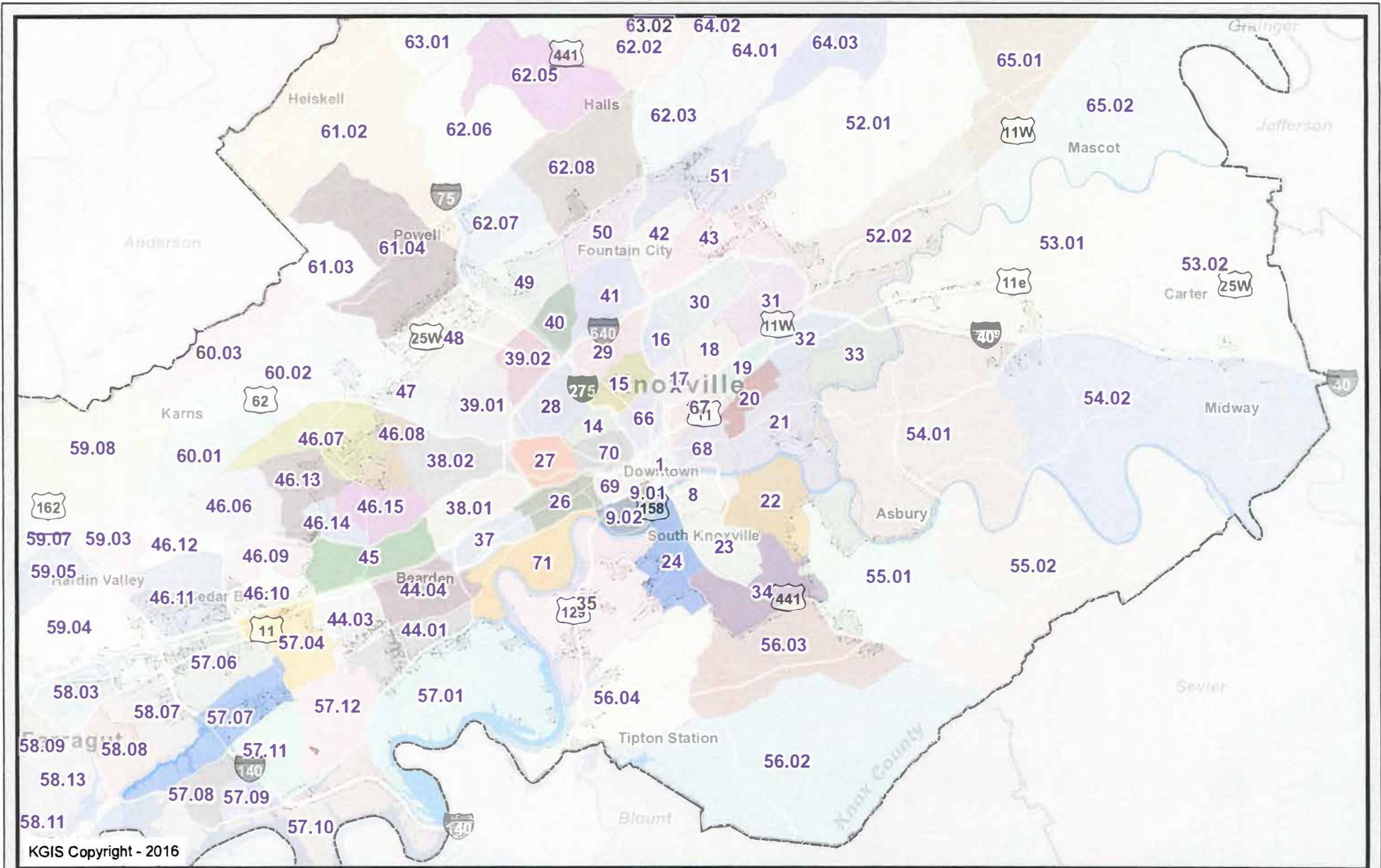
All of the rehabilitation programs perform modifications when needed (grab bars, ramps, etc.) that make housing more accessible for persons with disabilities. Additionally, a visitable home (at least one accessible entrance and accessible bathroom) is the goal of every new construction project. The City subgranted CDBG funds to Neighborhood Housing, Inc. (NHI) specifically to address accessibility issues, such as ramps and handrails. The Knoxville-Knox County Community Action Committee's (CAC) Emergency Home Repair program also gives priority to performing repairs for elderly persons or persons with disabilities.

DRAFT

1	A	B	D	E	F	G	H	I	J	L	R	S
	Address	Ctl/Unit	Owner	Status	Acquisition Program	Acq Date	Dispo Pgm	Sold Date	New Usage	CDBG	Buyer's Name	Sales Price
2	0 Ambrose St - 081JA001 (permanantly addressed as 3022 Johnston St)	081JA001	KCDC	MATCHED	LONSDALE RED PLAN	6/18/2010	HOMEMAKERS	3/24/2016	INFILL (Homemaker Agreement signed 12/10/15)	10,117.00	ETHDC	\$4,200.00
3	0 Branson Avenue	081DE029	CITY	Pending	CHRONIC PROBLEM PROPER	pending	HOMEMAKERS		INFILL			
6	0 Louise Ave	082NC001	KCDC	ON HOLD	5 PTS RED PLAN	7/30/2004	OTHER		INFILL	18,934.00		
11	0 Minnesota Ave 081PE016	081PE016	KCDC	AVAILABLE	LONSDALE RED PLAN	12/23/2009	HOMEMAKERS		INFILL	6,300.00		
12	0 Minnesota Ave 081PN031	081PN031	KCDC	ON HOLD	LONSDALE RED PLAN	9/29/2008	RFP		INFILL	7,480.00		
13	0 Minnesota Ave 081PN032	081PN032	KCDC	ON HOLD	LONSDALE RED PLAN	9/29/2008	RFP		INFILL	7,480.00		
14	0 Ohio Ave	081PD010	KCDC	AVAILABLE	LONSDALE RED PLAN	7/23/2010	HOMEMAKERS		INFILL	12,567.00		
15	0 Selma	082NQ020	KCDC	MATCHED	5 PTS RED PLAN	3/31/2010	OTHER		INFILL	4,111.00		
17	0 Sherman St	081PN033	KCDC	ON HOLD	LONSDALE RED PLAN	9/29/2008	RFP		INFILL	7,480.00		
20	0 Texas Avenue	081PD042	KCDC	ON HOLD	LONSDALE RED PLAN	1/16/2015	RFP		INFILL	5,000.00		
21	0 Texas Avenue	081PN002	KCDC	ON HOLD	LONSDALE RED PLAN	8/31/2006	RFP		Combine with 081-PN-003 for residential infill	25,000.00		
23	0 Texas Avenue	081PN008	KCDC	ON HOLD	LONSDALE RED PLAN	9/29/2008	RFP		INFILL	9,967.00		
25	0 Texas Avenue	081PN013	KCDC	ON HOLD	LONSDALE RED PLAN	1/25/2016	RFP		INFILL	10,000.00		
26	0 Texas Avenue	081PN014	KCDC	ON HOLD	LONSDALE RED PLAN	1/25/2016	RFP		INFILL	10,000.00		
27	0 Texas Avenue	081PN007	KCDC	ON HOLD	LONSDALE RED PLAN	12/12/2008	RFP		INFILL	9,500.00		
37	1111 University Ave	094FQ037	KCDC	MATCHED/NH	MECH RED PLAN	8/31/1998	OTHER		WILL BE ROW FOR UNIV AVE	1,700.00		
44	1215 Texas Avenue	081IC016	KCDC	AVAILABLE	LONSDALE RED PLAN	5/28/2010	HOMEMAKERS		INFILL	12,686.00		
45	1219 Texas Ave	081IC017	KCDC	AVAILABLE	LONSDALE RED PLAN	5/28/2010	HOMEMAKERS		INFILL	11,879.00		
53	1315 Virginia Avenue (remainder of)	094BB028	CITY	AVAILABLE	TAX SALE	3/8/2004	HOMEMAKERS		INFILL	1,661.18		
56	1403 W. Fourth Ave	094CK019	KCDC	AVAILABLE	MECH RED PLAN	1/26/2001	HOMEMAKERS		INFILL	3,100.00		
57	1409 W. Fifth Ave	094FC021	KCDC	AVAILABLE	MECH RED PLAN	1/11/2001	HOMEMAKERS		INFILL	750.00		
58	1409 W. Fourth Ave	094CK020	KCDC	AVAILABLE	MECH RED PLAN	1/12/2001	HOMEMAKERS		INFILL	1,159.75		
59	1417 W. Fifth Ave	094FC020	KCDC	AVAILABLE	MECH RED PLAN	1/11/2001	HOMEMAKERS		INFILL	750.00		
63	1508 Boyd St	094FP013	KCDC	NONE	MECH RED PLAN	2/5/1997	HOMEMAKERS		infill	2,500.00		
65	1511 Minnesota	081PE015	KCDC	AVAILABLE	LONSDALE RED PLAN	12/31/2009	HOMEMAKERS		INFILL	6,332.00		
69	1702 Texas Avenue	081PN015	KCDC	ON HOLD	LONSDALE RED PLAN	1/25/2016	RFP		INFILL	41,000.00		
73	1715 Minnesota Avenue	081PN020	KCDC	ON HOLD	LONSDALE RED PLAN	4/12/2012	RFP		INFILL	2,483.42		
75	1720 Texas Avenue	081PN010	KCDC	ON HOLD	LONSDALE RED PLAN	10/31/2012	RFP		INFILL	32,940.93		
79	1726 Texas Ave	081PN009	KCDC	ON HOLD	LONSDALE RED PLAN	12/12/2008	RFP		INFILL	17,500.00		
80	1727 Texas Avenue	081PD034	KCDC	ON HOLD	LONSDALE RED PLAN	8/5/2011	RFP		INFILL	6,517.00		
83	1733 Texas Ave	081PD036	KCDC	ON HOLD	LONSDALE RED PLAN	4/8/2011	RFP		INFILL	6,581.00		
85	1741 Minnesota Ave	081PN028	KCDC	ON HOLD	LONSDALE RED PLAN	11/18/2008	RFP		RFP	13,000.00		
86	1744 Texas Avenue	081PN005	KCDC	ON HOLD	LONSDALE RED PLAN	7/22/2011	RFP		INFILL	127,902.00		
87	1745 Minnesota Ave	081PN029	KCDC	ON HOLD	LONSDALE RED PLAN	9/29/2008	RFP		INFILL	7,480.00		
88	1747 Minnesota Ave	081PN030	KCDC	ON HOLD	LONSDALE RED PLAN	9/2/2008	RFP		INFILL	7,480.00		
91	1754 Texas Ave	081PN003	KCDC	ON HOLD	LONSDALE RED PLAN	8/31/2006	RFP		INFILL combine w/ 0 Texas Avenue (081-PN-002)	20,000.00		
92	1757 Texas Avenue	081PD043	KCDC	ON HOLD	LONSDALE RED PLAN	1/16/2015	RFP		INFILL	5,000.00		
93	177 Chickamauga Avenue	081BJ037	CITY	MATCHED	FORECLOSURE	2/4/2015	HOMEMAKERS	2/26/2016	Rehab for Rental		Acadia Construction	\$20,300.00
94	1812 E. Glenwood Avenue	082IL014	CITY	MATCHED	FORECLOSURE	2/4/2015	HOMEMAKERS	8/17/2015	Rehab		Jace Koelzer	\$35,000.00
95	1904 Ulster St	082NL001	KCDC	ON HOLD	Taylor Homes Public Housing	11/23/2004	HOMEMAKERS		Other	10,829.00		
96	2000 Seminole Ave	095FH021	CITY	MATCHED	HOPE	4/30/1999	HOPE	Pending	HOME OWNERSHIP	586.00		
100	2115 Texas Ave	081PR013	KCDC	MATCHED/NH	LONSDALE RED PLAN	8/17/2006	OTHER	1/29/2016	City-Storm Water Engineering (KCDC's Board aprvd	2,895.00		
102	2120 McCalla Ave	095BE006	KCDC	AVAILABLE	5 PTS RED PLAN	8/6/2004	HOMEMAKERS		Yard for neighbor	5,143.00		
105	2225 Martin Luther King Jr Ave	082OL022	KCDC	AVAILABLE	5 PTS RED PLAN	11/3/2003	HOMEMAKERS		GREEN SP	4,422.00		
106	2225 Martin Luther King Jr Ave	082OL022	KCDC	MATCHED	5 PTS RED PLAN	2/11/2004	HOMEMAKERS		KCDC GREEN SPACE	2,422.00		
108	2231 Martin Luther King Jr Ave	082OL021	KCDC	ON HOLD	5 PTS RED PLAN	1/30/2004	HOMEMAKERS		KCDC GREEN SPACE	22,216.00		
112	229 Ailsie Drive	109OK012	CITY		CHRONIC PROBLEM	pending	HOMEMAKERS		Rehab			
117	2400 Selma Ave	082NP001	KCDC	AVAILABLE	5 PTS RED PLAN	4/2/2004	HOMEMAKERS		INFILL	3,907.00		
119	2405 Martin Luther King	082OH025	KCDC	ON HOLD	5 PTS RED PLAN	11/21/2008	RFP-NH		COMMERCIAL INFILL	18,100.00		
120	2407 Louise Ave	082NA014	KCDC	AVAILABLE	5 PTS RED PLAN	8/2/2004	HOMEMAKERS		INFILL	26,098.00		
121	2411 Martin Luther King	082OH024	KCDC	ON HOLD	5 PTS RED PLAN	1/21/2005	RFP-NH		COMMERCIAL INFILL	20,257.00		
123	2431 Wilson	082NA025	KCDC	ON HOLD	5 PTS RED PLAN	3/31/2010	OTHER		INFILL	23,000.00		
129	2522 Wilson Ave	082ND007	KCDC	ON HOLD	5 PTS RED PLAN	9/24/2010	OTHER		INFILL	15,595.00		
130	2523 Selma Ave	082ND025	KCDC	MATCHED	5 PTS RED PLAN	4/28/2006	OTHER		infill - combine w/ prop 4402	3,250.00		
131	2529 Selma Avenue	082ND023	KCDC	ON HOLD	5 PTS RED PLAN	6/11/2012	ON HOLD		ON HOLD	8,082.01		
132	2535 Louise Ave	082NB020	KCDC	AVAILABLE	5 PTS RED PLAN	8/15/2003	HOMEMAKERS		INFILL	7,037.23		
134	2547 Martin Luther King Blvd	082KU017	KCDC	ON HOLD	5 PTS RED PLAN	5/26/2006	RFP		To be determined	131,203.00		
135	2559 Wilson Ave	082NC019	KCDC	AVAILABLE	5 PTS RED PLAN	3/10/2007	HOMEMAKERS		Build single family structure infill	4,390.00		
136	2563 Martin Luther King Ave	082KU016	KCDC	ON HOLD	5 PTS RED PLAN	1/27/2006	RFP		INFILL	22,735.00		
155	308 Parham St - Consider for Surplus	082NA015	KCDC	AVAILABLE	5 PTS RED PLAN	8/30/2004	HOMEMAKERS		Side Yard	2,629.00		
156	309 Ben Hur Ave	082OK010	KCDC	ON HOLD	Taylor Homes Public Housing	2/27/2004	OTHER		Other	4,043.00		
165	319 S Chestnut	082NA022	KCDC	ON HOLD	5 PTS RED PLAN	4/9/2010	OTHER		INFILL	22,500.00		
167	321 S Chestnut	082NA024	KCDC	MATCHED	5 PTS RED PLAN	4/1/2009	OTHER		INFILL	35,686.00		
168	323 Ben Hur Ave	082OK013	KCDC	ON HOLD	Taylor Homes Public Housing	8/8/2003	OTHER		Other	7,000.00		

1	A	B	D	E	F	G	H	I	J	L	R	S
	Address	Ctl/Unit	Owner	Status	Acquisition Program	Acq Date	Dispo Pgm	Sold Date	New Usage	CDBG	Buyer's Name	Sales Price
169	323 S Chestnut	082NA023	KCDC	MATCHED	5 PTS RED PLAN	2/13/2006	OTHER		INFILL	6,508.00		
183	3401 Thomas Street	081R012	KCDC	AVAILABLE	LONSDALE RED PLAN	10/31/2014	HOMEMAKERS		INFILL	81,550.00	HABITAT	\$3,000.00
192	3738 Speedway Circle	082DD030	City		CHRONIC PROBLEM PROPER	pending	HOMEMAKERS		Rehab			
193	3740 Speedway Circle	082DD031	City		CHRONIC PROBLEM PROPER	pending	HOMEMAKERS		Rehab			
195	3960 West Bellemeade	107EK0000	City		CHRONIC PROBLEM PROPER	pending	HOMEMAKERS		Rehab			
196	400 Curie Pl	082ND006	KCDC	MATCHED	5 PTS RED PLAN	2/22/2010	OTHER		INFILL	50,690.00		
198	406 Curie Pl	082ND005	KCDC	MATCHED	5 PTS RED PLAN	6/5/2007	OTHER		INFILL	55,360.00		
202	414 Houston Street	082KH012	CITY	AVAILABLE	TAX SALE	9/27/2010	HOMEMAKERS		INFILL			
203	416 Curie Pl	082ND003	KCDC	MATCHED	5 PTS RED PLAN	12/30/2009	OTHER		INFILL	62,000.00		
204	420 Curie Pl	082ND002	KCDC	MATCHED	5 PTS RED PLAN	2/24/2006	OTHER		infill combine w/ prop 4403 aka 2523 Selma	4,818.00		
211	4704 Holston Drive	071OA011	CITY	AVAILABLE	TAX SALE - \$5,776	1/4/2010	HOMEMAKERS		INFILL		HomeSource East TN	\$1,245.00
212	507 Hickory Drive	068JC027	City		CHRONIC PROBLEM PROPER	pending	HOMEMAKERS					
214	513 Douglas St	094FQ022	KCDC	AVAILABLE	MECH RED PLAN	4/25/1997	HOMEMAKERS		may deed to neighbor	700.00		
218	604 Ben Hur Ave	082NP029	KCDC	AVAILABLE	5 PTS RED PLAN	4/30/2004	Homemakers		INFILL	3,426.00		
224	716 Fern St - consider for SURPLUS	082EF023	CITY	AVAILABLE	HOPE	7/26/2006	HOMEMAKERS		IN-Fill	31,000.00		
225	717 Chestnut St	082NN005	KCDC	ON HOLD	5 PTS RED PLAN	6/4/2004	OTHER		INFILL	8,514.00		
226	721 Chestnut St	082NN006	KCDC	ON HOLD	5 PTS RED PLAN	1/9/2004	OTHER		INFILL	6,197.00		
227	737 S. Chestnut	082NN010	KCDC	ON HOLD	5 PTS RED PLAN	10/13/2006	HOMEMAKERS		infill	9,586.00		
228	740 S. Chestnut St	082NN009	KCDC	MATCHED/NH	5 PTS RED PLAN	10/18/2005	OTHER		ROW for intersection redesign - TRAFFIC ISLAND	15,733.00	NEIGHBORHOOD	
236												
237												

Census Tract	Funds Disbursed	Low Income Families	Housing w/phys and fin	Inc below poverty	Overlap/Priority Areas
	\$2,415,142.45	\$1,703,619.77	\$1,461,881.78	\$965,710.82	\$1,091,624.39
		71%	61%	40%	45%
28.00	\$285,328.58	\$285,328.58	\$285,328.58	\$285,328.58	\$285,328.58
32.00	\$204,106.83	\$204,106.83	\$204,106.83		0
22.00	\$171,410.99	\$171,410.99	\$171,410.99		0
20.00	\$170,783.73	\$170,783.73	\$170,783.73	\$170,783.73	\$170,783.73
14.00	\$156,201.89	\$156,201.89	\$156,201.89	\$156,201.89	\$156,201.89
21.00	\$127,686.63	\$127,686.63			\$127,686.63
15.00	\$126,104.29	\$126,104.29			
46.08	\$125,261.27		\$125,261.27		
19.00	\$104,069.88	\$104,069.88		\$104,069.88	\$104,069.88
31.00	\$102,701.07				
30.00	\$80,643.58				
27.00	\$80,520.41	\$80,520.41	\$80,520.41		\$80,520.41
46.15	\$71,551.21				
6.00	\$66,624.69				
46.05	\$59,893.00				
24.00	\$57,525.83	\$57,525.83	\$57,525.83	\$57,525.83	\$57,525.83
67.00	\$46,690.07	\$46,690.07	\$46,690.07	\$46,690.07	\$46,690.07
40.00	\$32,248.77	\$32,248.77	\$32,248.77	\$32,248.77	
17.00	\$28,296.21	\$28,296.21			
48.00	\$27,885.66				
5.00	\$25,664.86				
70.00	\$24,622.48	\$24,622.48	\$24,622.48	\$24,622.48	
29.00	\$22,755.02	\$22,755.02	\$22,755.02	\$22,755.02	\$22,755.02
26.00	\$21,270.71	\$21,270.71	\$21,270.71	\$21,270.71	\$21,270.71
68.00	\$18,791.64	\$18,791.64	\$18,791.64	\$18,791.64	\$18,791.64
46.13	\$14,623.74				
23.00	\$14,484.78		\$14,484.78		
38.02	\$14,273.69				
66.00	\$13,578.13			\$13,578.13	
39.02	\$13,361.72	\$13,361.72	\$13,361.72		
42.00	\$11,017.07				
50.00	\$9,646.80				
8.00	\$9,270.94	\$9,270.94	\$9,270.94	\$9,270.94	
18.00	\$8,412.29				
46.07	\$7,675.21				
39.01	\$6,958.23				
25.00	\$5,563.57				
38.01	\$5,202.33		\$5,202.33		
47.00	\$5,180.78				
48.15	\$5,056.94				
43.00	\$4,666.77				
53.01	\$4,561.00				
46.14	\$4,306.39				
41.00	\$4,299.30				
44.00	\$3,186.96				
16.00	\$2,573.15	\$2,573.15		\$2,573.15	
2.00	\$2,054.79				
37.00	\$2,043.79		\$2,043.79		
34.00	\$1,157.32				
4.00	\$1,048.43				
49.00	\$1,011.30				
33.00	\$783.78				
54.01	\$503.95				



KGIS Copyright - 2016

CTs-2010

Printed: 9/6/2016 at 7:36:51 PM

Knoxville - Knox County - KUB Geographic Information System



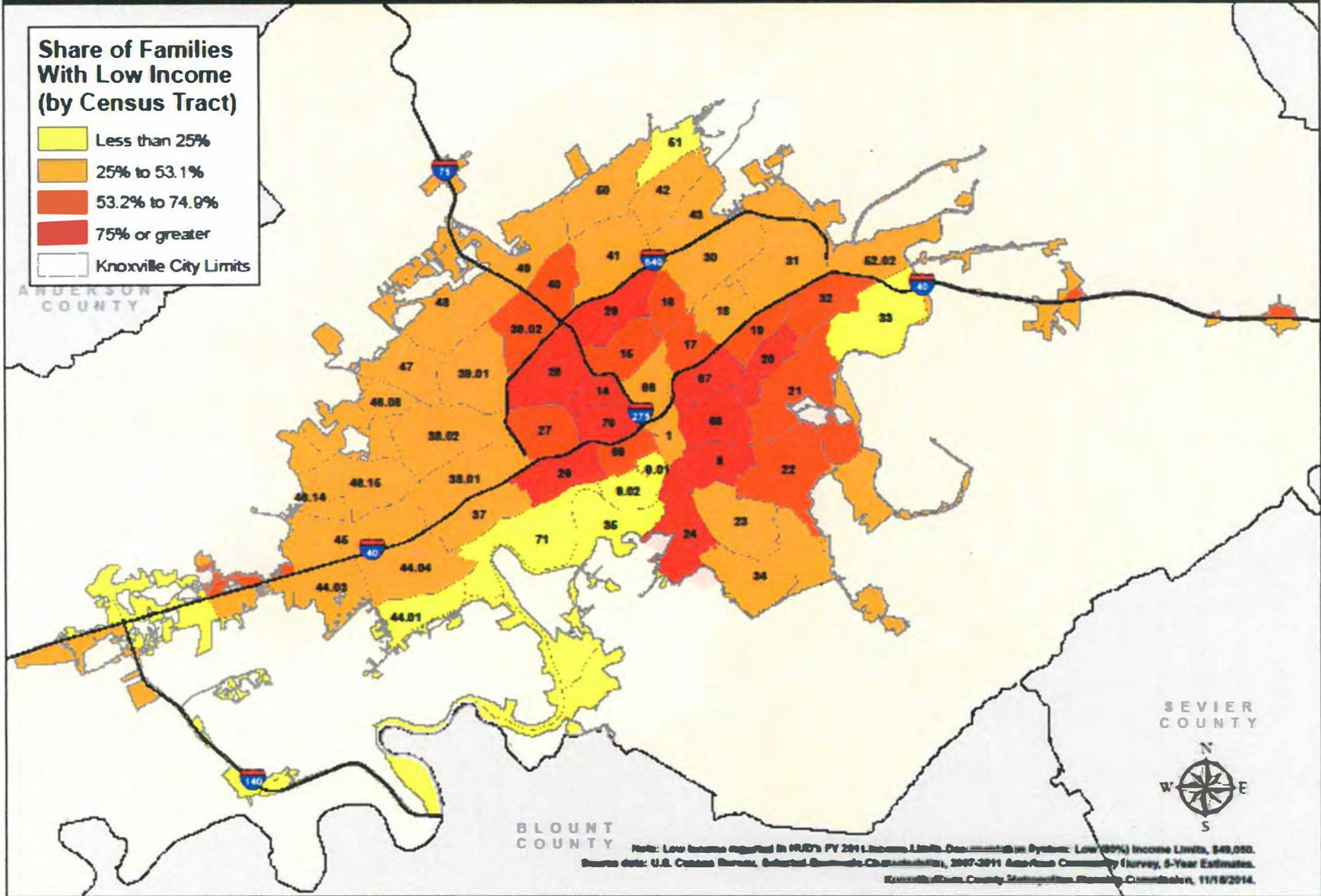
KGIS makes no representation or warranty as to the accuracy of his map and its information nor to its fitness for use. Any user of this map product accepts the same AS IS, WITH ALL FAULTS, and assumes all responsibility for the use thereof, and further covenants and agrees to hold KGIS harmless from any and all damage, loss, or liability arising from any use of this map product.

KNOXVILLE'S LOW INCOME FAMILIES



Share of Families With Low Income (by Census Tract)

- Less than 25%
- 25% to 53.1%
- 53.2% to 74.9%
- 75% or greater
- Knoxville City Limits



BLOUNT COUNTY

SEVIER COUNTY



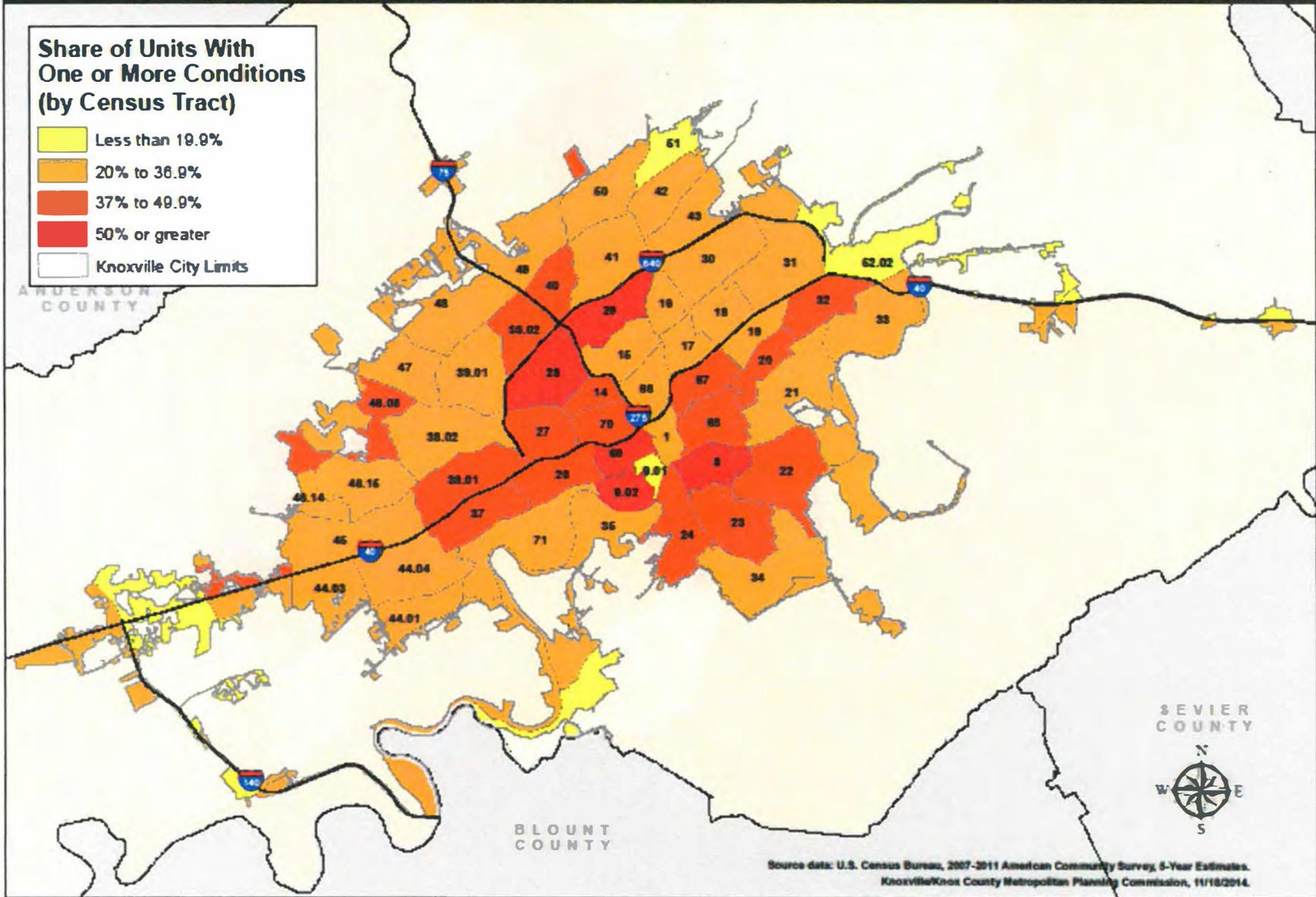
Note: Low income reported in HUD's FY 2011 Low Income Limits. Low (50%) Income Limits, \$48,050.
 Source data: U.S. Census Bureau, Selected Economic Characteristics, 2007-2011 American Community Survey, 5-Year Estimates.
 Knoxville/Blount County Metropolitan Planning Commission, 11/18/2014.

KNOXVILLE'S HOUSING UNITS WITH PHYSICAL AND FINANCIAL CONDITIONS



Share of Units With One or More Conditions (by Census Tract)

- Less than 19.9%
- 20% to 36.9%
- 37% to 49.9%
- 50% or greater
- Knoxville City Limits



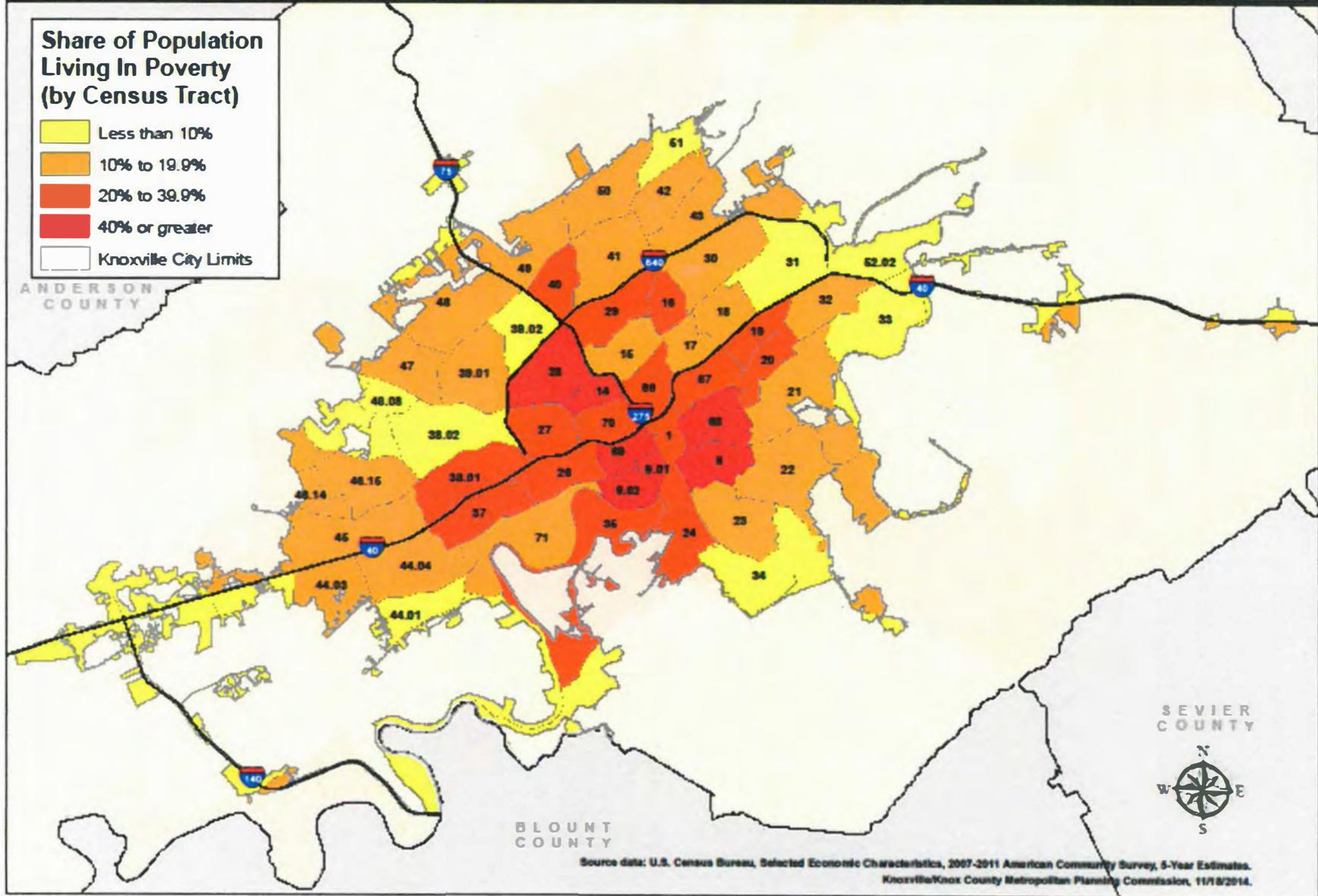
Source data: U.S. Census Bureau, 2007-2011 American Community Survey, 5-Year Estimates.
Knoxville/Knox County Metropolitan Planning Commission, 11/18/2014.

KNOXVILLE'S POPULATION WITH INCOME BELOW POVERTY LEVEL



Share of Population Living In Poverty (by Census Tract)

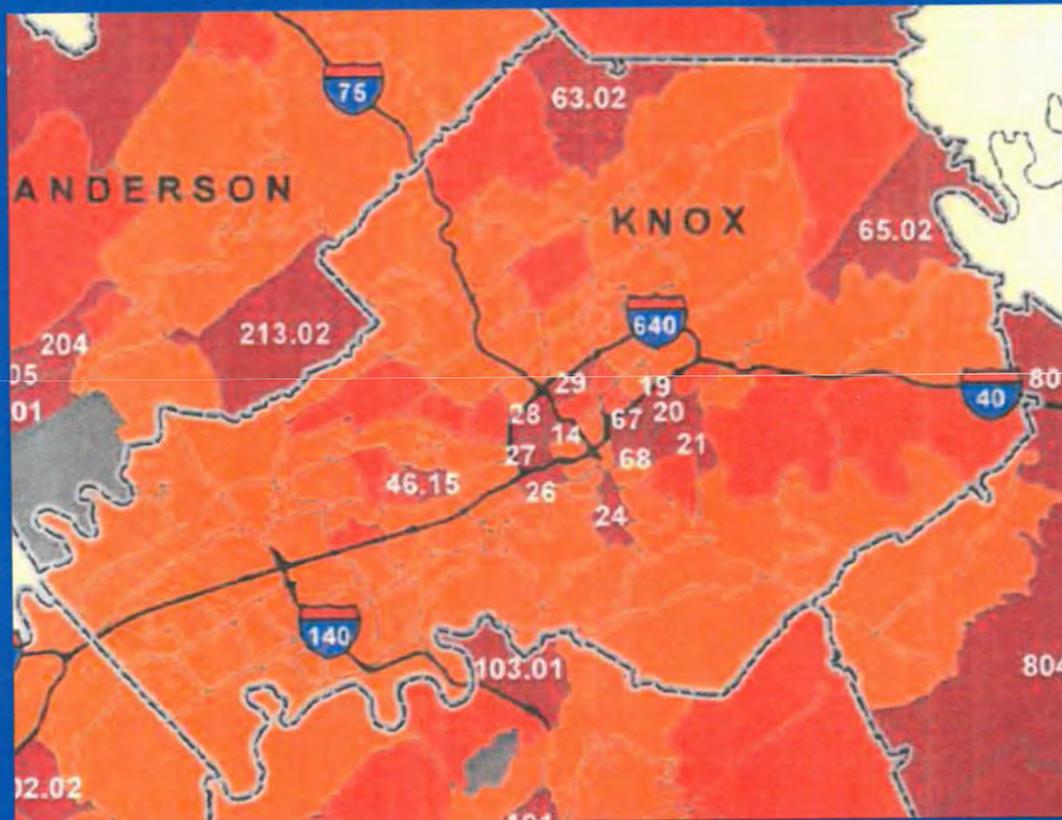
- Less than 10%
- 10% to 19.9%
- 20% to 39.9%
- 40% or greater
- Knoxville City Limits



Source data: U.S. Census Bureau, Selected Economic Characteristics, 2007-2011 American Community Survey, 5-Year Estimates.
Knoxville/Knox County Metropolitan Planning Commission, 11/18/2014.

Overlap/Priority Areas

- **Opportunity:** poverty, income, public assistance, living-wage jobs, unemployment, housing/transportation costs, free/reduced lunch eligibility, education attainment, college enrollment, pre-school enrollment
- **Accessibility:** physical activity centers, active transportation, public transit, vehicle availability, retail food availability, healthy food for children
- **Vulnerability:** disabilities, race/ethnicity, English proficiency, child population, senior population, single parent households



Priority

Tract Number	Very High
	High
	Moderate
	No Population

Note: Only Very High census tract numbers are listed on the map.