

The City of Knoxville's 2020 - 2024 Consolidated Plan

Housing and Neighborhood Development
(formerly Community Development)

Becky Wade, Director
Linda Rust, CD Administrator

January 21, 2020

Agenda


- Consolidated Plan
- Annual Action Plan(s)
- Funding
- Community Engagement
 - Process
 - Findings
- Other Information Impacting the Plan
- Draft Goals and Objectives
- Analysis of Impediments to Fair Housing Choice
- Timeline
- Break-out Groups for Feedback

Consolidated Plan

- Required by the U.S. Department of Housing and Urban Development (HUD)
- Every Five Years
- Begins July 1, 2020 and Ends June 30, 2025
- Due May 15, 2020
- A Strategic Plan
- Has No Funding Attached to it
- Extensive Community Engagement
 - Public Participation
 - Consultation with Partners
- Goals
 - High and Low Priority Objectives

Annual Action Plan

- Also Required by HUD
- Every Year
- Year One is July 1, 2020 through June 30, 2021
- Also due ~ May 15, 2020
- An **Action Plan** to meet the Goals and Objectives of the Consolidated Plan
- Funding is Allocated Annually
- Years two - five update the Consolidated Plan
- Community Engagement
 - Public Participation
 - Consultation with Partners
- CAPER – Annual Report of Accomplishments



U.S. Department of Housing & Urban Development (HUD) Funding


\$4M+ Total in PY2019-2020

CDBG - Community Development Block Grant
\$1,694,000 in PY2019-2020

To develop viable urban communities by:

- Providing decent housing
- A suitable living environment, and by
- Expanding economic opportunities,

principally for low- and moderate-income (LMI) persons.

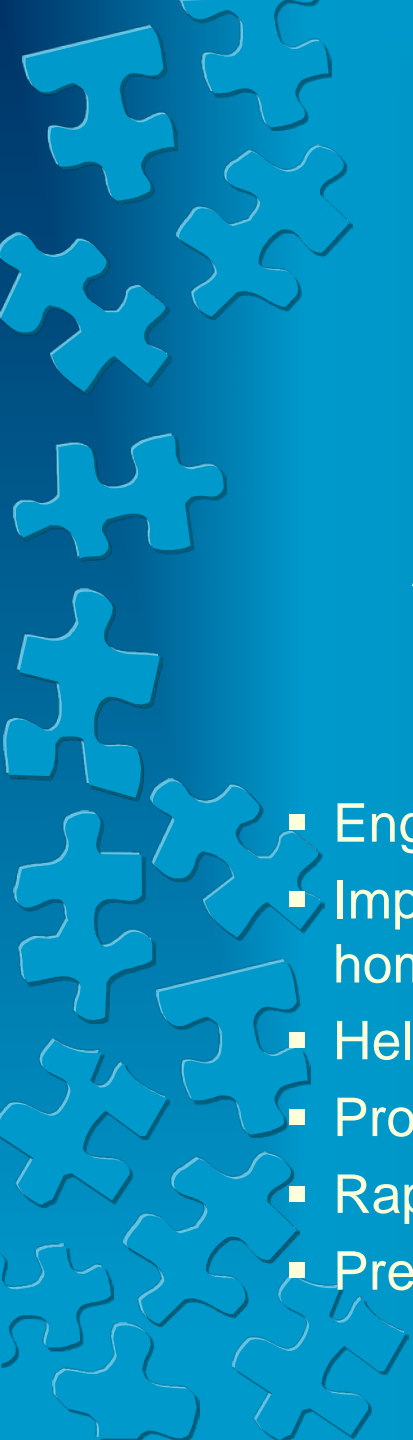


U.S. Department of Housing & Urban Development (HUD) Funding

HOME Investment Partnerships
\$1,043,957 in PY2019-2020

To increase homeownership and affordable housing opportunities for low and very low-income Americans.

- Rental Housing
- Homeownership



U.S. Department of Housing & Urban Development (HUD) Funding

ESG – Emergency Solutions Grant
A Direct Allocation is Expected in PY2020

The ESG program provides funding to:

- Engage homeless individuals and families living on the street
- Improve the number and quality of emergency shelters for homeless individuals and families
- Help operate these shelters
- Provide essential services to shelter residents
- Rapidly re-house homeless individuals and families and
- Prevent families and individuals from becoming homeless.

(Local) City Funding in PY2019-2020

Affordable Housing - \$9M+

- Affordable Rental Development Fund – \$4.6M
- Austin Homes Redevelopment – \$4.25M
- Affordable Housing Trust Fund/ETN Foundation – \$323,000

Homelessness - \$1M+

- *The Foyer* Low-Barrier Shelter – \$371,000
- Case Management and Outreach – \$339,955
- Homeless Agency Grants – \$201,000
- Day Space – \$170,054
- HMIS – \$51,000


Other Community Development Activities – \$1M+

- Commercial Façade Improvement Program – \$500,000
- Historic Preservation – \$500,000
- Blighted and Chronic Problem Property Redevelopment – \$200,000
- Accessibility/ADA – \$50,000 (part of a larger capital budget)

Community Engagement Process

- *Kick-Off* – July 7, 2019
- On-line Survey - 400 Respondents
- Door-to-Door Surveys – 94 Respondents
- Meetings (Polling) – 8 Meetings/129 Respondents
 1. East Neighborhoods – 8/19/2019
 2. North Neighborhoods – 8/20/2019
 3. West Neighborhoods – 8/22/2019
 4. South Neighborhoods – 8/26/2019
 5. SEED Staff – 9/17/2019
 6. Public Meeting – 9/25/2019
 7. Public Meeting – 9/26/2019
 8. KCDC Tenant’s Council – 10/23/2019

- 
- Focus Groups – 146 participants over 11 meetings
 - Homelessness
 1. The Next Step Initiative
 2. Homeless Youth Advisory Board
 3. Knoxville-Knox County Homeless Coalition
 - Racial and Ethnic Minorities
 4. NAACP Housing and Equity Committee
 5. Latinx Advocates
 6. Lonsdale Elementary School Parents (Spanish-speaking)
 - Seniors and People with Disabilities
 7. CAC Office on Aging
 8. Mayor's Council on Disability Issues
 - Low Income Communities
 9. Lonsdale Neighborhood Leaders
 10. GSP Community Schools Resource Coordinators
 - (11.) Affordable Housing Developers

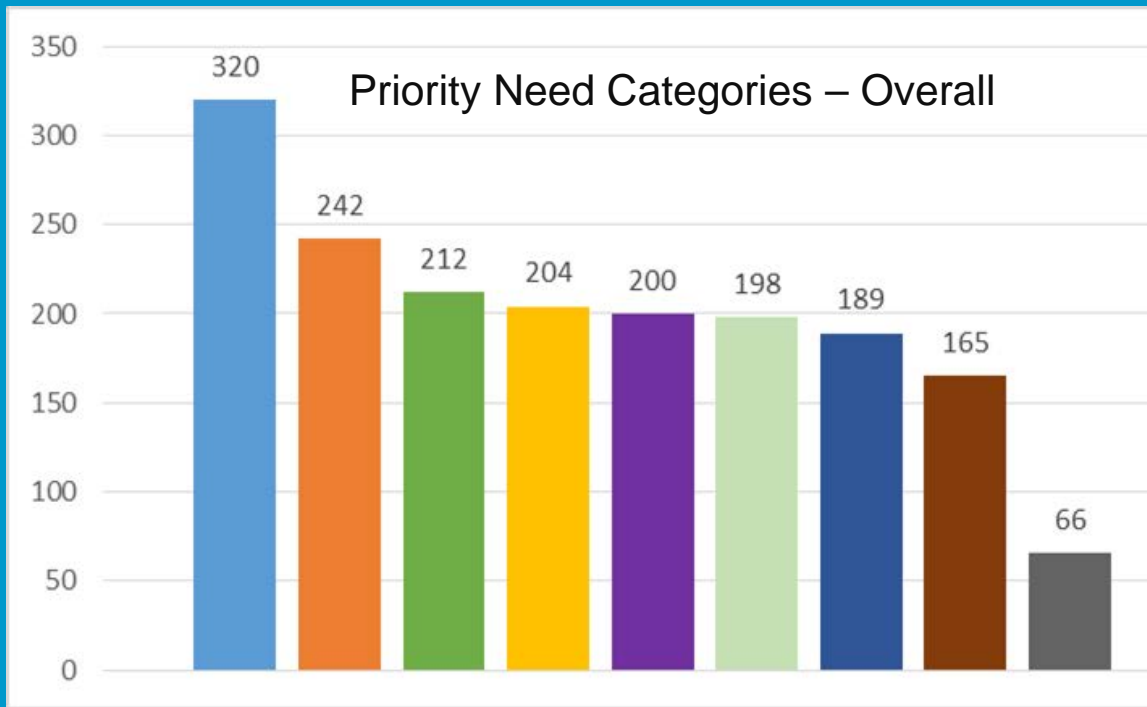
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- Questionnaires and Other Feedback
 - Homelessness
 - Volunteer Ministry Center
 - Racial and Ethnic Minorities
 - NAACP
 - The City's Diversity Business Advisory Council
 - Bridge Refugee Services
 - Seniors and People with Disabilities
 - Positively Living
 - Knox County Schools
 - Broadband Service Providers

The Survey

- Demographic/other - 10 questions
 - Selections could be analyzed by different respondent “populations”
- Priority Community Needs - 10 questions
 - First 9 questions involved picking top 3 (or 5) selections in specific categories:
 - Neighborhood Needs
 - Homeownership Needs
 - Rental Housing Needs
 - Homeless Needs
 - Housing Needs for Special Populations
 - Economic Development Needs
 - Public Service Needs
 - Public Infrastructure Needs
 - Public Facility Needs
- The 10th question asked top 3 overall categories

A decorative graphic on the left side of the slide consists of several interlocking puzzle pieces. The pieces are arranged in a vertical column, with some overlapping. They are rendered in a light blue color with a white outline, set against a dark blue background. The puzzle pieces are scattered along the left edge, creating a textured, geometric border.

The Results!



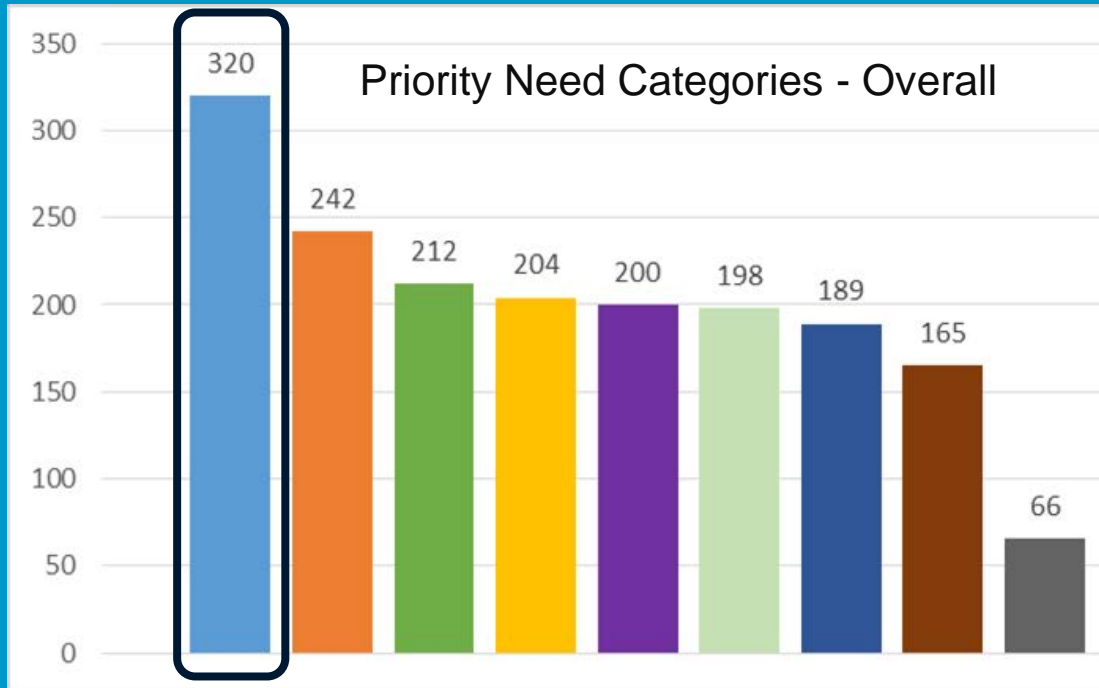
- Homelessness needs
- Neighborhoods needs
- Economic development needs
- Infrastructure needs
- Public services needs
- Rental housing needs
- Housing needs for special populations
- Homeownership needs
- Public facilities needs

Survey Demographics


- 623 Total Respondents
 - 63.5% Female, 36.3% Male, <1% Non-binary/other
 - 71% White, non-Hispanic, 29% Racial or Ethnic Minority (21% African American/Black)
 - 65% homeowners, 29.5% rent, 5.5% neither
 - 77% 1-2 person households (44% in 1 person households)
 - 30% 2-parent households
 - 22% single, non elderly
 - 20% elderly
 - 18% other (non elderly, married-person households w/o children)
 - 10% single-parent households
 - 19% People with Disabilities
 - **49%+ Low/Moderate Income (within 80% AMI)**
- Geographical Area Breakdown
 - 28% North 24% West 20% East 16% South
 - 3% Downtown 8% Outside city of Knoxville

Homelessness Needs

Ranked Highest Overall



- Homelessness needs
- Neighborhoods needs
- Economic development needs
- Infrastructure needs
- Public services needs
- Rental housing needs
- Housing needs for special populations
- Homeownership needs
- Public facilities needs

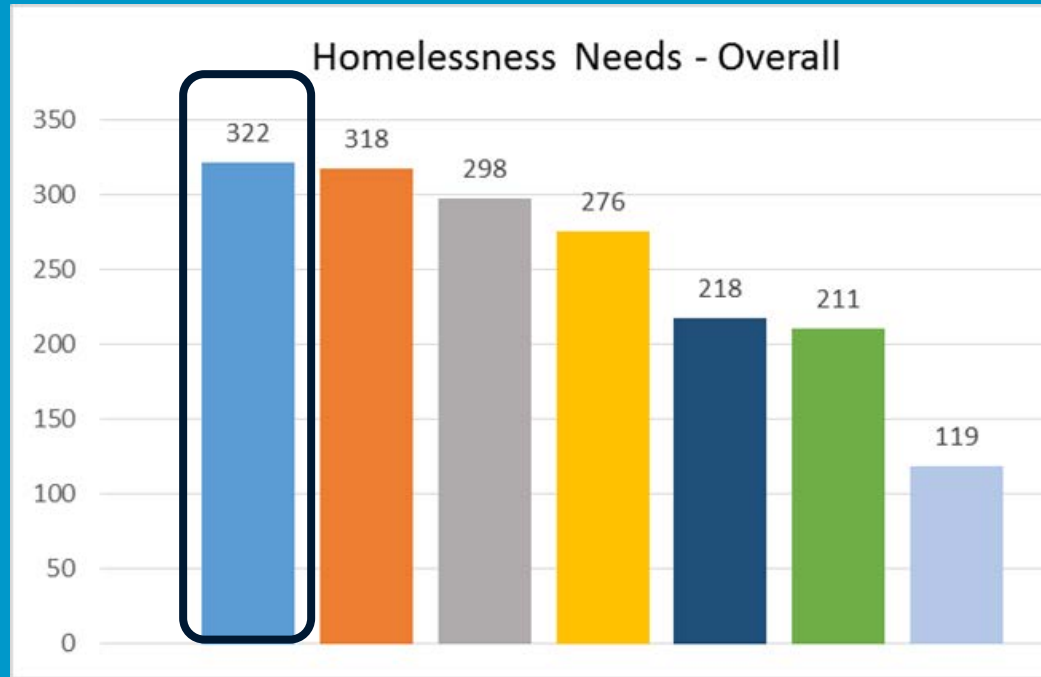


Please choose from the following, the top 3 most important **HOMELESS** needs:

- Affordable perm housing
- Homelessness Prevention
- Supportive Services
- Employment/Economic stability
- Rapid Re-Housing
- Emergency Shelter and other short-term housing
- Street Outreach

Affordable Permanent Housing Needs

Ranked **Highest** within Homeless Needs Category



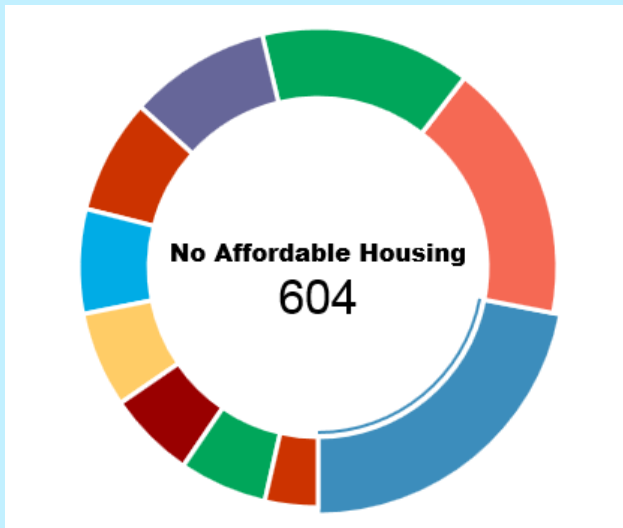
- Affordable perm housing
- Homelessness Prevention
- Supportive Services
- Employment/Economic stability
- Rapid Re-Housing
- Emergency Shelter and other short-term housing
- Street Outreach



Community Dashboard on Homelessness

Causes of Homelessness Q4 2019

(October 1 – December 31, 2019)



Mental health appears to be one of the largest contributing factors to individuals experiencing homelessness. Poor mental health can also act as a predictor for substance abuse and poor physical health.

Primary Reason	Client Count
No Affordable Housing	604 (23 %)
Mental/Health Reasons	479 (18 %)
Eviction	384 (15 %)
Other	251 (9.5%)
Loss of Job	200 (7.5%)
Underemployment	180 (7 %)
Null	163 (6 %)
Non-Violent Family Confrontation	148 (5.5%)
Domestic Violence	148 (5.5%)
Criminal Activity	81 (3 %)

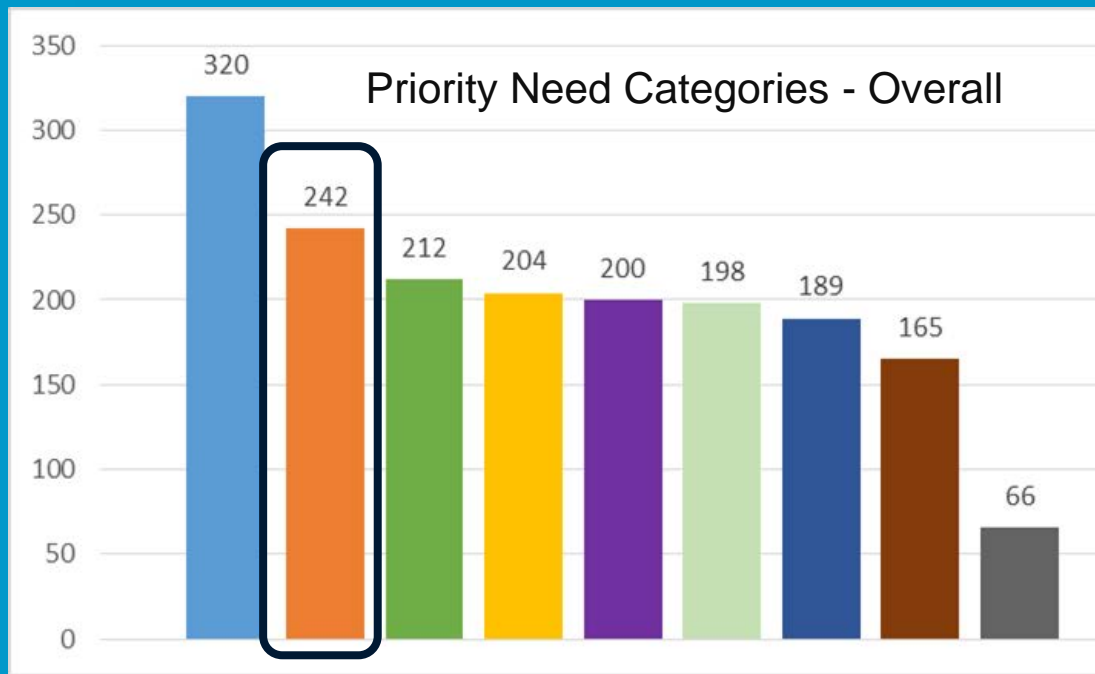
Homelessness Needs

Comments

- Closing of Lakeshore is a concern because many former residents had nowhere to go.
- Need more housing for homeless youth, especially those aging-out of government programs.
- Knoxville's homeless need a *Day Space* where they can access showers, laundry, phone charging, computer access, etc. (*South Knox*)
- Knoxville needs a *Housing Navigator* who can coordinate services across agencies.

Neighborhood Needs

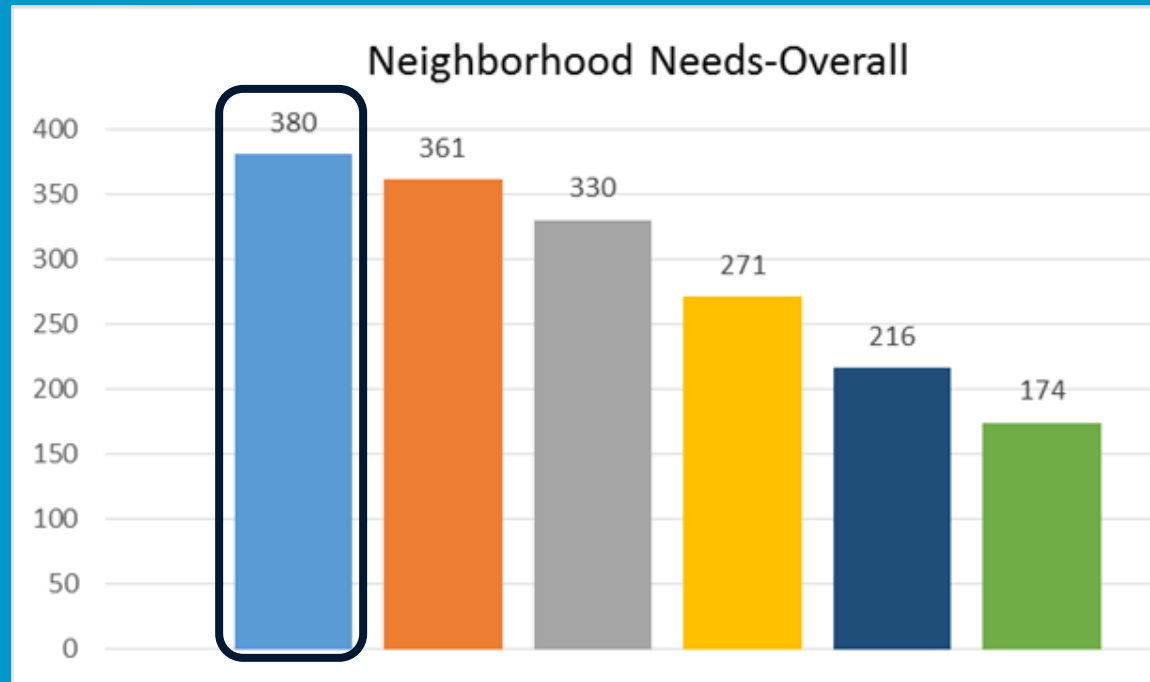
Ranked **Second** Highest Overall



- Homelessness needs
- Neighborhoods needs
- Economic development needs
- Infrastructure needs
- Public services needs
- Rental housing needs
- Housing needs for special populations
- Homeownership needs
- Public facilities needs

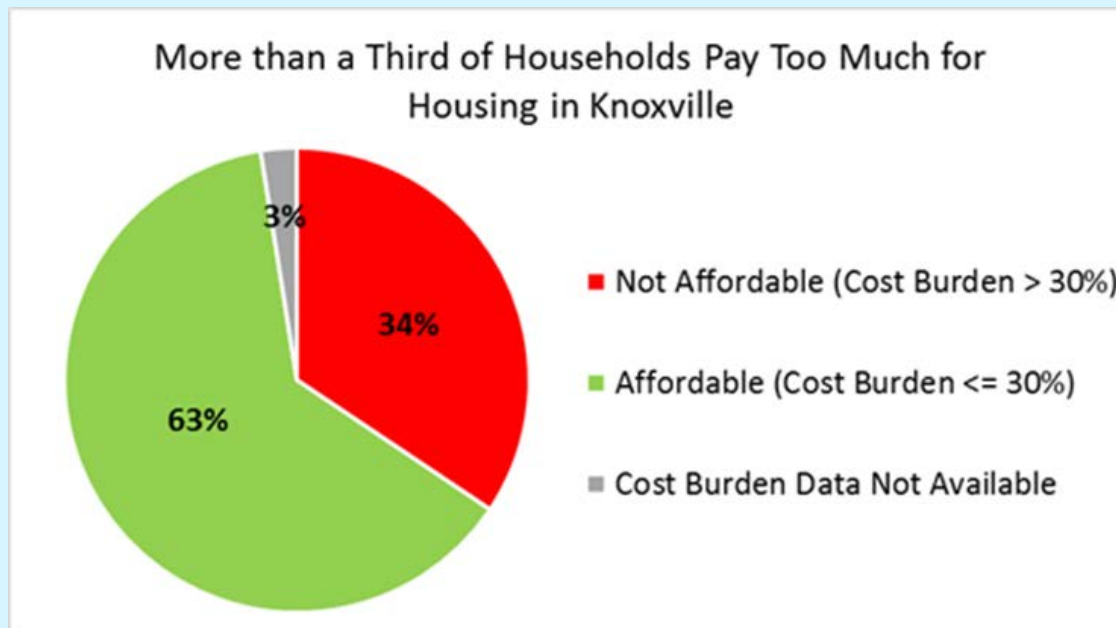
Affordability of Housing

Ranked **Highest** within Neighborhood Needs Category



- Affordability of housing
- Public Services
- Overall Quality of Life in the Neighborhood
- Public infrastructure
- Clean up of Blighted Property
- Quality and upkeep of housing

Comprehensive Housing Affordability Strategy (CHAS) Data American Communities Survey (ACS) 2012-2016




Released 8/5/2019
Data for: Knoxville city;
Tennessee

Incomes are not keeping pace with housing costs
From 2012 to 2016:

Home Prices  10%
Zillow.com

Rents  26%
Rentjungle.com

Household Incomes  5%
2012-2016 ACS 5-Year Estimates for Knoxville city.



2-1-1 East Tennessee

Jan 16, 2019 to Jan 15, 2020

TOTAL CALLS **151**

TOTAL REQUESTS **202**

Top Request Categories

Housing & Shelter	29.2%
Food	15.3%
Utilities	25.7%
Healthcare	5.9%
Mental Health & Addictions	2.1%
Employment & Income	3.3%
Clothing & Household	5.8%
Child Care & Parenting	<1%
Government & Legal	3.0%
Transportation Assistance	3.7%
Education	<1%
Disaster	<1%
Other	5.3%

54.9%
of all
calls

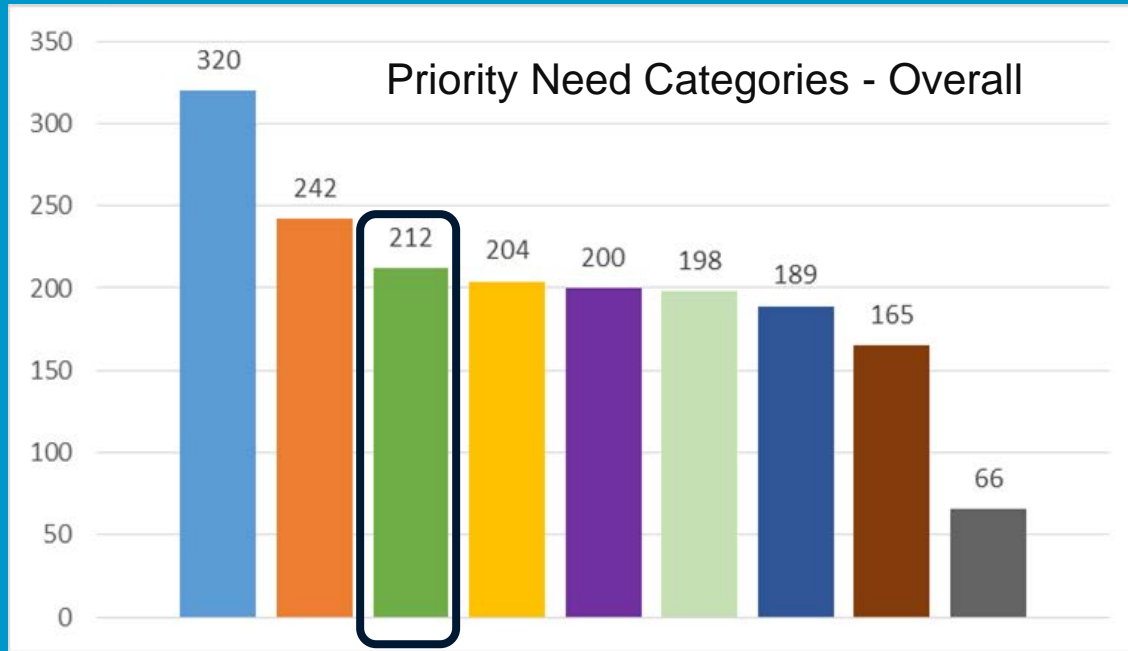
Neighborhood Needs

Comments

- Homes are being “flipped” and losing affordable status.
- Improve relationships between KPD and neighborhoods. Return of the “Beat Cop.”
- Infrastructure improvements can help to reduce crime and improve accessibility.
- More partnership between government, nonprofits, private businesses, neighborhoods, and residents to increase housing stock, create local economic opportunities, and build capacity.

Economic Development Needs

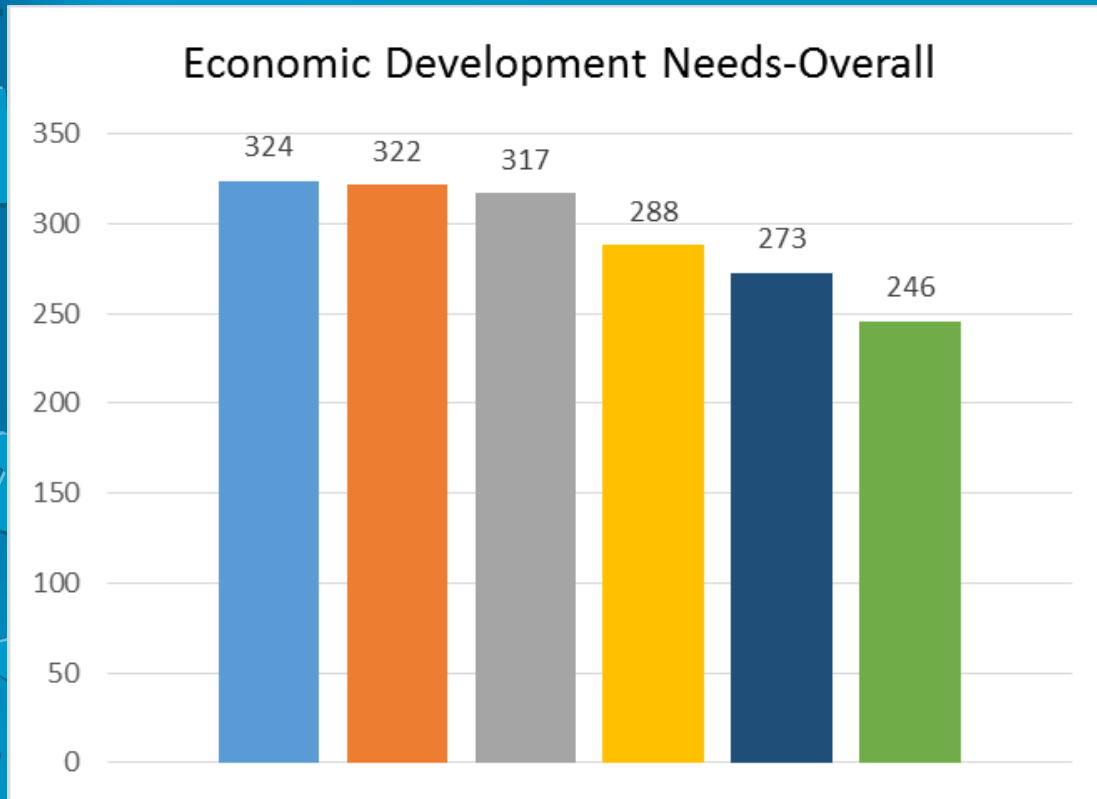
Ranked Third Highest Overall



- Homelessness needs
- Neighborhoods needs
- Economic development needs
- Infrastructure needs
- Public services needs
- Rental housing needs
- Housing needs for special populations
- Homeownership needs
- Public facilities needs

Job Creation

Ranked **Highest** within Economic Development Needs Category



- Job Creation
- Support for existing businesses in redevelopment areas
- Startups and business expansion
- Loans and technical assistance to small businesses
- Support for minority and women-owned businesses
- Green jobs



Workforce

Tennessee experienced an improvement in unemployment from 2017 (5.0%) to 2018 (3.8%)¹⁴. Job growth in Tennessee outpaced national employment growth of 0.6 percent per year, which represented an increase of 8.4 million workers¹¹. Tennessee is projected to see more job growth in both 2018 and 2019, 1.4 percent and 1.2 percent, respectively¹⁷.

Tennessee wages still averaged nearly 12% less than the U.S. average wage rate of \$25.76₃₈. (\$22.67)

	Knoxville, Tennessee	United States
<u>Unemployment Rate</u>	4.20%	3.70%

NEWS RELEASE

BUREAU OF LABOR STATISTICS
U. S. DEPARTMENT OF LABOR



Tuesday, June 25, 2019

Table A. Occupational employment and wages by major occupational group, United States and the Knoxville Metropolitan Statistical Area, and measures of statistical significance, May 2018

Major occupational group	Mean hourly wage		
	United States	Knoxville	Percent difference ⁽¹⁾
Total, all occupations	\$24.98	\$21.70*	-13

Knoxville, Tennessee Poverty Rate By Race

Race	Population	Poverty Rate	National Poverty Rate	Population
Black	31,252	41.60%	25.20%	16.90%
Asian	3,434	19.60%	11.90%	1.90%
Other	3,077	32.60%	23.80%	1.70%
Two Or More Races	5,520	44.80%	18.40%	3.00%
White	125,569	21.50%	10.30%	68.10%
Hispanic	9,972	34.60%	22.20%	5.40%

The Poverty Rate of black residents in Knoxville, Tennessee is dramatically higher than the national average of 25.2%. 12,991 of 31,252 black Tennesseans live below the poverty line.

Source: 2017 ACS 5 Year

"African Americans in Knox County lead the state and are nationally ranked when it comes to poverty."

– Rep. Rick Staples, Tennessee State Representative, 01/06/2020

Labor force participation among adult African American males is lower than it was during The Great Depression. Why?

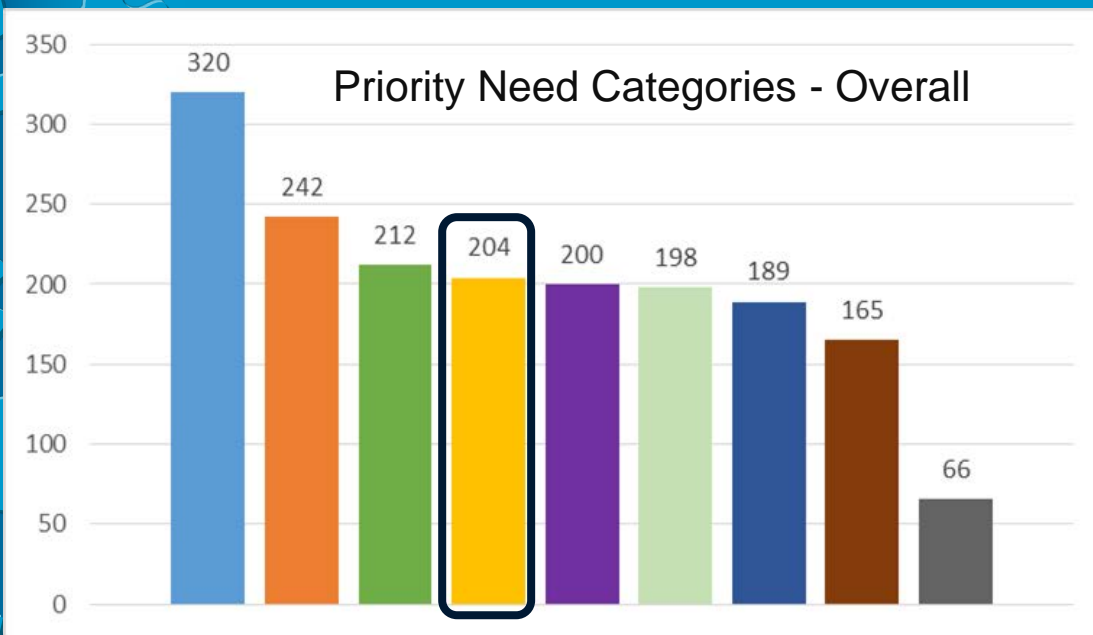
- *Wages not keeping up with economic growth*
- *Barriers to employment like transportation, childcare, etc.*
- *The same barriers than keep people from jobs, also keep them from school/training*

- Deniece Thomas, Deputy Commissioner of Workforce Learning and Development, Tennessee Department of Labor and Workforce Development, 01/06/2020

Economic Development Needs

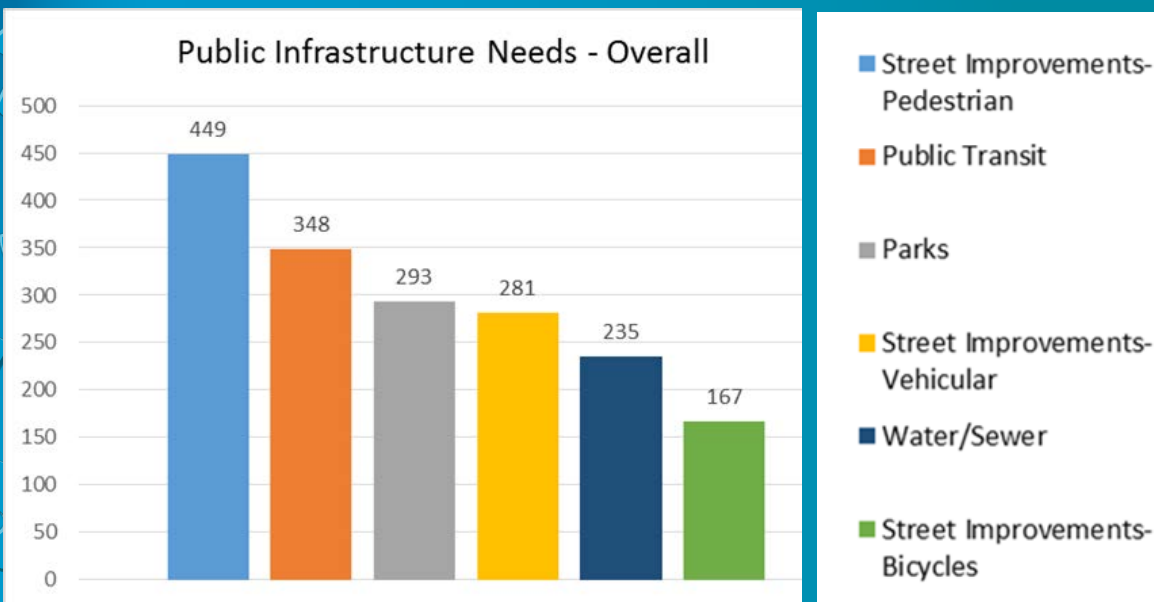
Comments

- More jobs are needed that pay a living wage.
- Need a “training-to-employment” construction pipeline. (*East Knox*)
- Help remove barriers to employment, especially for single mother immigrants and former felons.
- Streamlined DBE system that helps connect small businesses to government.



Public Infrastructure Needs

Ranked Fourth Highest Overall



Street Improvements – Pedestrian *

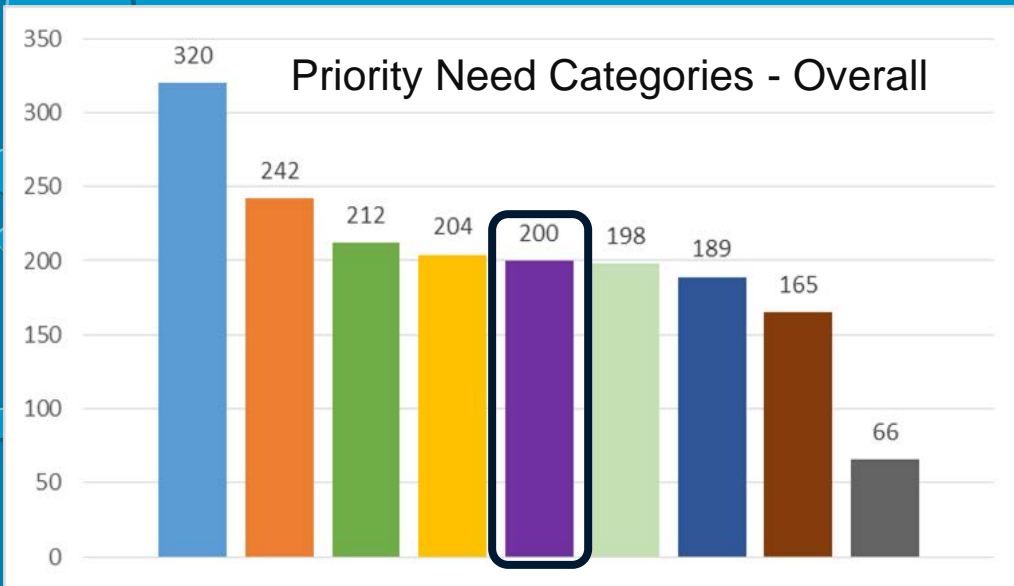
Ranked Highest within this Category

Public Transit Ranked second highest

Public Infrastructure Needs

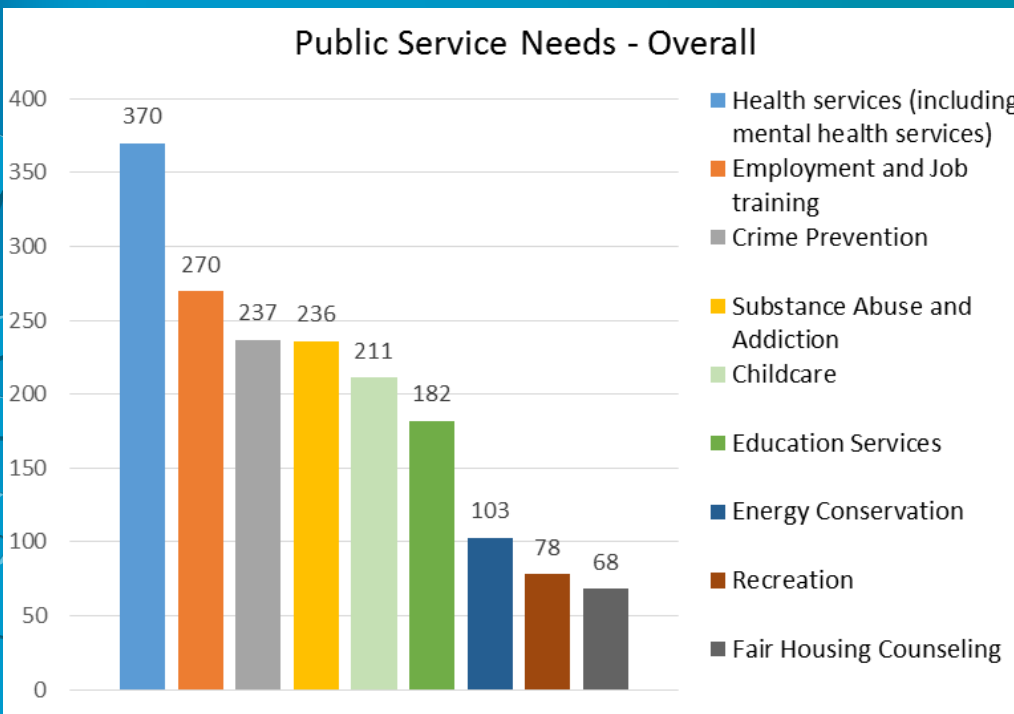
Comments

- KAT needs to be expanded with new routes to Farragut, Karns, Powell, South County; expanded hours of operation; and increased frequency of buses.
- Water/sewer improvements for heavy rainfall. (*East Knox*)
- More traffic calming. (*North Knox*)



Public Service Needs

Ranked **Fifth** Highest Overall



Health Services (including Mental Health Services) *

Ranked **Highest** within this Category

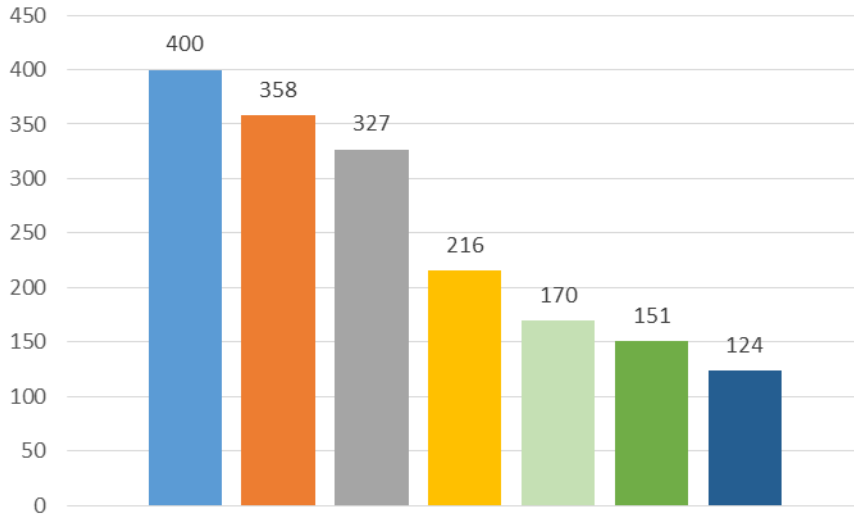


Public Service Needs

Comments

- Health services (including mental health) are expensive and scarce. Cherokee Health is overwhelmed.
- Increase “people-centered” case management and wrap-around services.
- “Working Poor” Dilemma – As individuals rise out of poverty, they become ineligible for community / government support.

Rental Housing Needs - Overall



- Energy efficiency improvements
- Tenant Based Rental Assistance
- Rehabilitation
- Accessibility
- Broadband Internet
- New Construction
- Lead Based Paint Abatement

Rental Housing Needs

Ranked **Sixth** Highest Overall

Energy Efficiency Improvements *

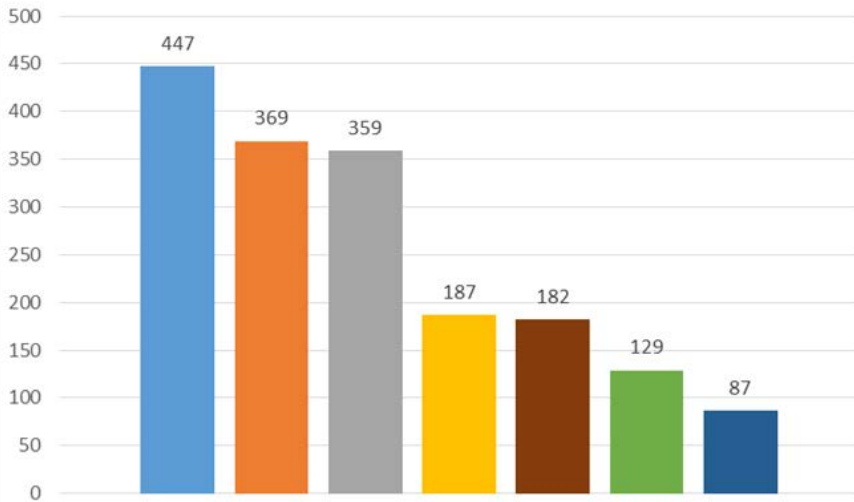
Ranked **Highest** within Both Categories

Housing Rehabilitation Ranked **2nd** and **3rd**

Homeownership Housing Needs

Ranked **Eighth** Highest Overall

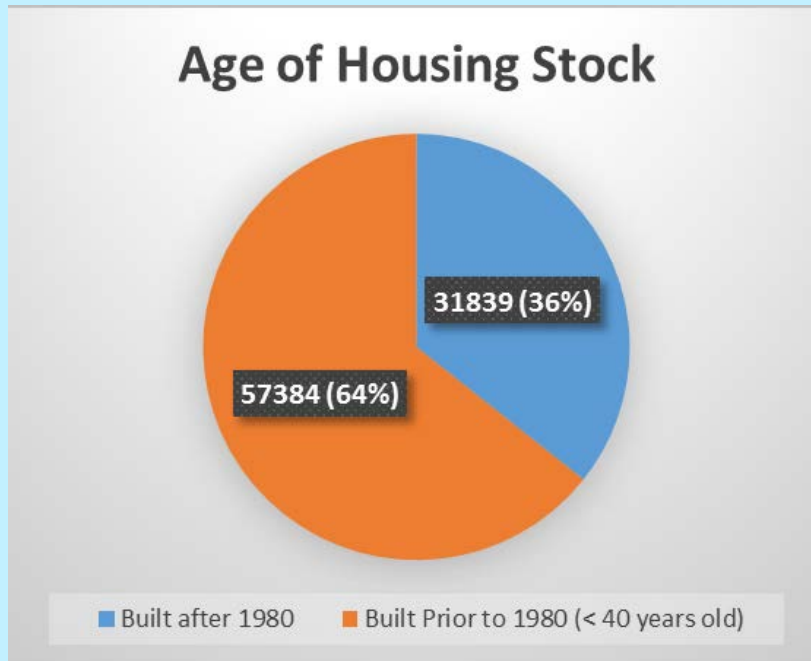
Homeownership Needs - Overall



- Energy efficiency improvements
- Rehabilitation
- Down payment/Closing Cost Assistance
- Broadband Internet
- Accessibility
- New Construction
- Lead-Based Paint Abatement

American Communities Survey (ACS) 2013-2017

Data for: Knoxville city



Over 57,000 housing units (64%)
> 40 years old

Over 10,800 housing units (12%)
> 80 years old





2-1-1 East Tennessee

Jan 16, 2019 to Jan 15, 2020

TOTAL CALLS **151**

TOTAL REQUESTS **202**

Housing & Shelter

29.2%

Shelters **17.8%**

Low-cost housing **10.2%**

Home repair/ maintenance **12.5%**

Rent assistance **55.5%**

Mortgage assistance **1.7%**

Landlord/ tenant issues **0%**

Contacts **1.8%**

Other housing & shelter **<1%**

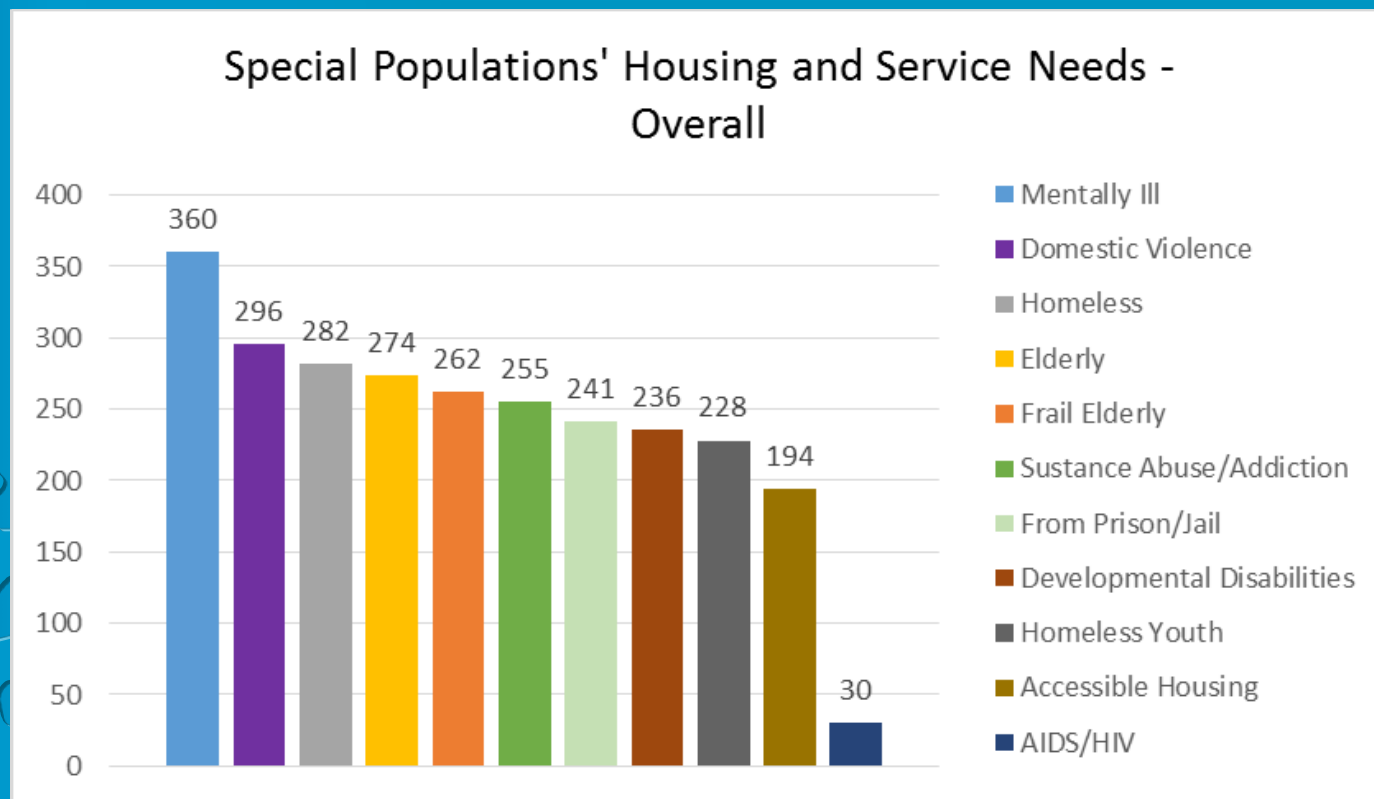


Rental and Homeownership Housing Needs Comments

- Need more affordable housing landlords and support for those who are already providing it.
- For many, utility bills / fees are unaffordable.
- Need homes that are designed for individuals with disabilities and seniors who can “age in place.”
- More resources needed to help people keep their homes and build wealth.

Special Populations' Housing and Service Needs

Ranked Seventh Highest Overall



Housing and Services for the Mentally Ill

Ranked **Highest** within this Category
(Respondents were able to select five)

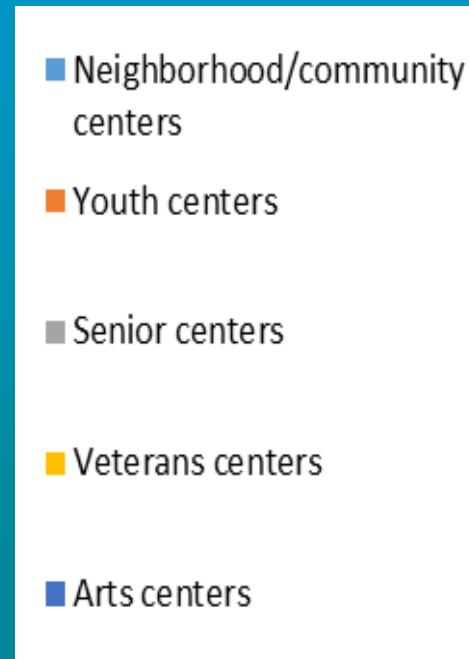
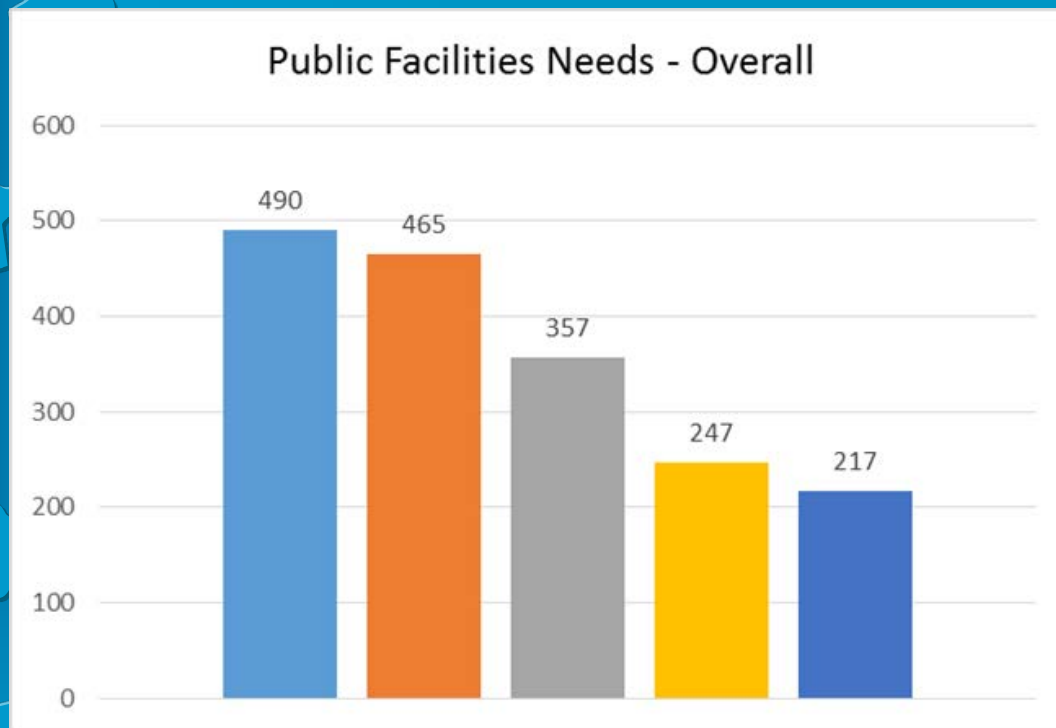


Special Populations' Housing and Service Needs Comments

- Need more permanent supportive housing for all special populations.
- AIDS/HIV is on the rise but it ranked low in the survey. Need more public education in this area.

Public Facilities Needs

Last Priority Need Overall



Neighborhood and Community Centers *

Ranked **Highest** within this Category

Public Facilities Needs

Comments

- In addition, respondents suggested creating public shared spaces like:
 - Entrepreneur / Small Business / *Maker* Space
 - LBGTQUA+ community center
 - Job creation center with computers, and
 - Day space for individuals with developmental disabilities



Things that are going well !

- Decrease in veteran homelessness
- Law enforcement card that helps KPD to communicate with individuals with disabilities
- Section 8 path to homeownership program
- CAC Office on Aging's *Yellow Book*

KNOXVILLE NEEDS



We need a
VELO-
DROME!

NBA
Basketball
Team

WNBA
BASKETBALL
TEAM

MORE
traffic
police

Peace,
Love,
Kindness!

HUD Federal Objectives

- **CDBG**

- Providing Decent Housing
- Create a Suitable Living Environment
- Create Economic Opportunities

(for low- and moderate-income people, households and areas)

- **HOME**

- Increase homeownership and affordable housing opportunities for low and very low-income Americans.

- **ESG**

- Street Outreach
- Emergency Shelter
- Homelessness Prevention
- Rapid Re-housing
- HMIS



Other Information Impacting the Consolidated Plan

- Housing Needs Assessment - CHAS Data, consultation with KCDC
- Homeless Needs Assessment - *KnoxHMIS* Data, consultation with the Continuum of Care/Homeless Coalition
- Housing Market Analysis (with Knox County)
- Analysis of Impediments to Fair Housing Choice (AI)

City of Knoxville Consolidated Plan 2020 - 2024

DRAFT Goals and Objectives	Priority	Federal Objectives
Goal: Reduce and Prevent Homelessness		
Objective: Increase Affordable Permanent Housing, through: <ul style="list-style-type: none"> Rental Housing Development/Rehabilitation Permanent Supportive Housing Development/Rehabilitation 	High High	Provide Decent Housing (DH) DH
Objective: Prevent Homelessness and Prevent Displacement, through: <ul style="list-style-type: none"> Emergency Home Repair Services Homelessness Prevention Services, including Case Management and Supportive Services 	High High/ESG	DH Homelessness Prevention
Objective: Connect People to Resources, through: <ul style="list-style-type: none"> Rapid Re-housing Assistance Case management, including Housing Navigation Employment and Economic Stability Street Outreach HMS 	High/ESG High/ESG High High/ESG High/ESG	Rapid Re-housing (RRH) RRH and Emergency Shelter Create Economic Opportunities Street Outreach HMS
Objective: Provide Emergency Shelter (Including Low-barrier Shelter)	High	Create a Suitable Living Environment
Objective: Provide Emergency Services (Including Amenities)	High/ESG	Emergency Shelter
Goal: Stabilize and Revitalize Neighborhoods		
Objective: Increase Housing Affordability through Housing Development, by: <ul style="list-style-type: none"> Partnering with Community Housing Development Organizations (CHDOs) and Others Providing Down Payment and Closing Cost Assistance to CHDO Home Buyers 	High High	Provide Decent Housing (DH) DH
Objective: Prevent Displacement through Housing Rehabilitation	High	DH
Objective: Support Public Services, including: <ul style="list-style-type: none"> Health Services (Mental Health and Substance Abuse, especially for Special Populations) Employment and Job Training Energy Conservation in Affordable Housing Development Broadband Internet in Affordable Housing 	High/ESG High High Low	Emergency Shelter and Street Outreach Create Economic Opportunities DH DH
Objective: Support Improvements to Public Infrastructure, through: <ul style="list-style-type: none"> Pedestrian and Vehicular Street Improvements Storm Water Improvements 	Low Low	Create a Suitable Living Environment (SL) SL
Objective: Support Public Facility Improvements - Energy Conservation	Low	SL
Objective: Improve Blighted Properties with HUD funds	Low	SL
Goal: Create Economic Opportunity		
Objective: Create Job Opportunities, through: <ul style="list-style-type: none"> HUD-funded Affordable Housing Construction Activities HUD and/or Other Source(s)-funded Construction Activities 	High High	Provide Decent Housing (DH) Create a Suitable Living Environment (SL)
Objective: Increase Economic Opportunity, through: <ul style="list-style-type: none"> Development of a Construction-related Job Pipeline Creation of a Central Repository of Contractors and Sub-contractors Support Capacity-building within the Community 	High High High	Create Economic Opportunities (EO) EO EO
Goal: Enhance the Availability, Accessibility, and Quality of Affordable Housing		
Objective: Increase Affordable Rental Housing, through: <ul style="list-style-type: none"> New Construction Rehabilitation 	High High	Provide Decent Housing (DH) DH
Objective: Increase Affordable Owner-occupied Housing, through: <ul style="list-style-type: none"> New Construction (Including Partnering with CHDOs) Down Payment and Closing Cost Assistance to CHDO Home Buyers Rehabilitation 	High High High	DH DH DH
Objective: Increase Permanent Supportive Housing	High	DH
Objective: Provide Tenant-Based Rental Assistance	Low	DH

(See Handout)

Draft Goals and Objectives

High / Low Priority

HUD Funds

Other Department Funds

Other City Funds

DRAFT Goals and Objectives

Priority

Federal Objectives

Goal: Reduce and Prevent Homelessness

Objective: Increase Affordable Permanent Housing, through:

- Rental Housing Development/Rehabilitation
- Permanent Supportive Housing Development/Rehabilitation

High
High

Provide Decent Housing (DH)
DH

Objective: Prevent Homelessness and Prevent Displacement, through:

- Emergency Home Repair Services
- Homelessness Prevention Services, including Case Management and Supportive Services

High
High/ESG

DH
Homelessness Prevention

Objective: Connect People to Resources, through:

- Rapid Re-housing Assistance
- Case management, including Housing Navigation
- Employment and Economic Stability
- Street Outreach
- HMIS

High/ESG
High/ESG
High
High/ESG
High/ESG

Rapid Re-housing (RRH)
RRH and Emergency Shelter
Create Economic Opportunities (EO)
Street Outreach
HMIS

Objective: Provide Emergency Shelter (Including Low-barrier Shelter)

High

Create a Suitable Living Environment

Objective: Provide Emergency Services (Including Amenities)

High/ESG

Emergency Shelter

DRAFT Goals and Objectives

Priority

Federal Objectives

Goal: Stabilize and Revitalize Neighborhoods

Objective: Increase Housing Affordability through Housing Development, by:

- Partnering with Community Housing Development Organizations (CHDOs) and Others
- Provide Down Payment and Closing Cost Assistance to CHDO Home Buyers

High

Provide Decent Housing (DH)

High

DH

Objective: Prevent Displacement through Housing Rehabilitation

High

DH

Objective: Support Public Services

- Health Services (Mental Health and Substance Abuse, especially for Special Populations)
- Employment and Job Training
- Energy Conservation in Affordable Housing Development
- Broadband Internet in Affordable Housing

High/ESG

Emergency Shelter and Street Outreach
Create Economic Opportunities

High

DH

High

DH

Low

Objective: Support Improvements to Public Infrastructure, through:

- Pedestrian and Vehicular Street Improvements
- Storm Water Improvements

Low

Create a Suitable Living Environment (SL)

Low

SL

Objective: Support Public Facility Improvements - Energy Conservation

Low

SL

Objective: Improve Blighted Properties with HUD funds

Low

SL

DRAFT Goals and Objectives	Priority	Federal Objectives
Goal: Create Economic Opportunity		
<u>Objective:</u> Create Job Opportunities, through: <ul style="list-style-type: none"> ▪ HUD-funded Affordable Housing Construction Activities ▪ HUD and/or Other Source(s)-funded Construction Activities 	High High	Provide Decent Housing Create a Suitable Living Environment
<u>Objective:</u> Increase Economic Opportunity, through: <ul style="list-style-type: none"> ▪ Development of a Construction-related Job Pipeline ▪ Creation of a Central Repository of Contractors and Subcontractors ▪ Support Capacity-building within the Community 	High High High	Create Economic Opportunities (EO) EO EO

Construction-related Job Pipeline

- Workforce Development
- Home Improvement Contractors / Sub-Contractors
- General Contractors

DRAFT Goals and Objectives

Priority

Federal Objectives

Goal: Enhance the Availability, Accessibility, and Quality of Affordable Housing

Objective: Increase Affordable Rental Housing, through:

- New Construction
- Rehabilitation

High

Provide Decent Housing (DH)

High

DH

Objective: Increase Affordable Owner-occupied Housing, through

- New Construction (Including Partnering with CHDOs)
- Down Payment and Closing Cost Assistance to CHDO Home-Buyers
- Rehabilitation

High

DH

High

DH

High

DH

Objective: Increase Permanent Supportive Housing

High

DH

Objective: Provide Tenant-Based Rental Assistance

Low

DH

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

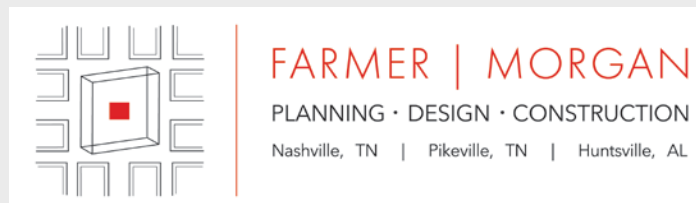
JOINT AI FOR CITY OF KNOXVILLE AND KNOX COUNTY

The Entitlement grantee must perform an Analysis of Impediments to Fair Housing Choice (AI) to include in the Consolidated Plan.

The AI is a requirement by HUD to ensure that its entitlement jurisdictions are "*affirmatively furthering fair housing choice through its federally funded programs and projects.*"

The basis for this requirement is embedded in the Federal **Fair Housing Act** (FHA) as of the Civil Rights Act of 1968, which (in summary):

"Prohibits discrimination in housing practices on the basis of race, color, religion, sex, national origin, familial status, and disability."



ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

The purpose of the AI is to:

- + Serve as the substantive, logical basis of fair housing planning;
- + Provide essential and detailed information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates; and
- + Assist in building public support for fair housing efforts

The AI involves the assessment of :

- + The entitlement jurisdiction's laws, regulations, administrative policies, procedures, and practices
- + How laws affect the location, availability, and accessibility of housing
- + Conditions, both public and private, affecting fair housing choice for all protected classes
- + The availability of affordable, accessible housing in a range of unit sizes
- + Examination of data regarding the nature and extent of fair housing complaints and suits

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

Data for the AI is collected through several sources:

The Citizen Participation Process: public meetings, surveys and interviews with local government officials, partner organizations, nonprofits, and private sector

Demographic Data: from the Census Bureau, HUD, and the Knox County Housing Market

Lending/Financial Data: Examination of private market issues that relate to the sale or rental of housing, the provision of brokerage services, mortgage lending, insurance sales and underwriting, HOME Mortgage Disclosure Act (HMDA) data, Community Reinvestment Act (CRA) data, property appraisal and property management

And a Review of:

- + Most recent AI, and Consolidated Annual Performance and Evaluation Report
- + Fair Housing Trends
- + Human Rights Reports for the state of Tennessee and HUD
- + Public awareness of fair housing laws and landlord-tenant laws
- + Mortgage lending practices and denial rates
- + Language access plans and systems for disseminating information

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

Next Steps

- + Stakeholder Kick off Meeting
- + Web Based Survey for Stakeholders and Citizens
- + Discuss findings and data with Stakeholders

Please look out for surveys, announcements and/or notices regarding AI posted on the city and county website in the coming months.

(Language Assistance and Hard Copies will be available)

We will be reaching out to individuals and groups that represent: protected classes and other diverse interests such as persons with disabilities, families with children, immigrants, and homeless persons; racial and ethnic groups; civil rights commissions; organizations working with low- and moderate- income persons, tenants, and veterans; legal service programs; the NAACP; public and private housing providers; fair housing organizations; both units of local governments; banks/other financial institutions; other interested organizations; and the general public.

Consolidated Plan Timeline

Finalize Goals & Objectives

By January 24

Year One Action Plan
Application Process

February 3 - February 28

AI Process

February – April

Drafts Available for Review

April 1

- Consolidated Plan
- AI
- *Year One Action Plan**

30-day Public Comment Period

April 1 – April 30

Public Meeting

April 28

City Council Review / Vote

May 5

Due to HUD

May 15 / TBA *



Thank you.

For more information:

www.knoxville.tn.gov/development

We invite you to stay
and share feedback.