

Executive Summary

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

1. Introduction

The strategies and projects outlined in the City of Knoxville's Consolidated Plan are intended to benefit low- and moderate-income (LMI) residents, stabilize and improve neighborhoods with high concentrations of low- and moderate-income residents (known as low-moderate-income areas or LMAs), and positively impact the city as a whole. Strategies will coordinate with other federal and state grant programs and local initiatives to meet the objectives outlined in the plan. The Consolidated Plan builds on the strengths and accomplishments of current plans and will continue programs that support the five-year objectives.

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

The City of Knoxville works with many community partners such as Knoxville's Community Development Corporation (KCDC), Knoxville-Knox County Community Action Committee (CAC), Knoxville Leadership Foundation/Neighborhood Housing, Inc., Community Housing Development Organizations (CHDOs), and others. Through their ability to raise private funds and utilize the assistance of volunteers, they increase the impact of federal and local government funding.

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

The City of Knoxville has outlined high priority objectives in this strategic plan that are intended to meet the following goals:

1. Reduce and Prevent Homelessness - Increase affordable, permanent housing through rental housing development/rehabilitation, including permanent supportive housing development/rehabilitation; Prevent homelessness and displacement of LMI residents through emergency home repair, including

Demo

accessibility modifications, homelessness prevention services, including case management and other supportive services, and housing assistance payments/public services; Connect people to resources through rapid re-housing assistance, case management, including housing navigation, health services (mental health and substance abuse), especially for especially vulnerable populations, employment and economic stability, street outreach, and mechanisms to measure impact and effectiveness of homeless programs and services (HMIS); Provide emergency shelter (including low barrier shelter); and Provide emergency services, including amenities that provide support for people currently living on the streets or in emergency shelter.

2. Stabilize and Revitalize Neighborhoods - Increase housing affordability through housing development, by partnering with Community Housing Development Organizations (CHDOs) and others and providing down payment and closing cost assistance to CHDO-homebuyers; Prevent displacement through housing rehabilitation, design and technical assistance, and home-based supportive services for special populations; and Support the stabilization and maintenance of blighted properties.

3. Create Economic Opportunity - Create job opportunities with HUD-funded affordable housing construction activities and HUD (and other)-funded construction activities; Support employment and job training, including workforce development; and Increase economic opportunity through the development of a construction-related job pipeline, creation of a central repository of contractors and sub-contractors, and support for capacity-building within the community.

4. Enhancing the Availability, Accessibility, and Quality of Affordable Housing - Increase affordable rental housing through new construction and rehabilitation; Increase affordable owner-occupied housing through new construction by partnering with CHDOs, Provide down payment and closing cost assistance to CHDO-homebuyers; Increase permanent supportive housing; Support energy conservation/efficiency in affordable housing development; and Support broadband internet in affordable housing development.

3. Evaluation of past performance

The City received \$830,433 in State ESG funds through the 2015-2019 Consolidated Plan period. The funds were used to primarily fund Rapid Re-housing services that assisted 2,807 people. The City also allocated \$816,500 in local funds over the same period for emergency shelter/services for 3,488 people. Remaining ESG and City funds were used for homelessness prevention (4,877 people), for HMIS (17 agencies), street outreach (98 people), and administration. The City also contributed local funds to support: the Office on Homelessness which coordinates Knoxville's Plan to Address Homelessness and assists in the Continuum of Care (CoC).

The City spent almost \$12M in CDBG and HOME funds in the first four years on affordable housing. The majority of assistance was for owner-occupied housing, including: 559 households with emergency and minor home repairs; 60 households with accessibility modifications; 145 households with weatherization improvements; 43 houses were rehabilitated; 28 new houses were developed; and

Demo

27 households were assisted with down payment assistance for CHDO-developed houses. The City responded to the need for affordable rental housing by allocating \$10.1M in local funds to its Affordable Rental Development Fund (ARDF) and to-date, 209 units are completed and 583 are pending completion. The City also assisted: 102 households with weatherization improvements; 28 households with accessibility modifications; and 26 households/housing units with rehabilitation and/or development. The City, CAC, and multiple community groups collaborated on the two-year Knoxville Extreme Energy Makeover (KEEM) program, funded with \$15M by TVA. KEEM provided free, whole-home, energy-efficiency upgrades to nearly 1,300 lower-income families and educated more than 1,700 residents on how to manage their utility bills through energy-saving habits. The partnerships developed from the KEEM program continue to benefit residents through KUB's Round It Up program, which funds CAC's Housing and Energy Services program, as well as TVA's Home Uplift program, which provides energy-efficiency upgrades to homeowners with limited incomes. CAC also manages the Lead-Based Paint Hazard Reduction and Healthy Homes programs, for which the City Housing and Neighborhood Development Department received \$3.6 million in grant funding.

The City supported the East Tennessee Community Design Center in providing design and technical assistance to more than 50 organizations. The City supported the maintenance of over 85 blighted properties from PY2015-2019.

The City provided forgivable loans to 9 business owners improving their blighted commercial properties in redevelopment areas.

4. Summary of citizen participation process and consultation process

The City held a 3-month community engagement process including public participation and consultation with community partners. In consultation with the City's Office of Neighborhoods, a series of 8 public meetings were held across the city, with 129 people attending, completing a Community Needs survey and sharing comments. Another 400 people took the survey online and 94 people took the surveys through a door-to-door campaign in LMAs/RECAP areas, for a total of 623 surveys completed. Engaging minority populations and residents of disadvantaged communities in a more meaningful way was a priority. Likewise, emerging issues such as youth homelessness and new organizations like the Next Step

Demo

Initiative and Homeless Youth Advisory Board, made access to specific disadvantaged populations easier and also presented new and more meaningful opportunities for engagement.

Eleven (11) different focus group meetings, with nearly 150 participants, were also held to consult with those most impacted by activities eligible under the plan, including people: of color; experiencing homelessness; with Limited English Proficiency (LEP); who are elderly; with disabilities; and/or living in low- and moderate-income neighborhoods (LMAs). Consultation with the Knoxville-Knox County Homeless Coalition, the Homeless Youth Advisory Board, the Knoxville NAACP's Equity in Housing discussion group, Socially Equal Energy Efficient Development (SEED), the City's Diversity Business Advisory Council, Bridge Refugee Services, CAC's Office on Aging, the Mayor's Council on Disability Issues, the Great Schools Partnership, and with non-profit and for-profit affordable housing developers provided valuable input, as well. Questionnaires were sent to the City of Knoxville's Diversity Business Advisory Council, Bridge Refugee Services, the Knoxville NAACP, Americorps, Knox County Schools, Children's Hospital, Positively Living, and Broadband Internet Services Providers.

A summary of the results of the community engagement process and preliminary data, which culminated in a list of "Draft Goals and Objectives" for the PY2020-2024 Consolidated Plan, were presented by the City at a January 21, 2020, public hearing. This meeting was advertised in the Knoxville News Sentinel, in the City's Office of Neighborhoods newsletter, on the City's website and social media, and through invitations to those who participated in the community engagement process. Over 85 people attended the meeting and many stayed to give feedback. Agency representatives thinking about proposing activities for funding to meet the goals and objectives were given information about City's application processes and timelines beginning in February. Information about the joint Knoxville-Knox County Analysis of Impediments to Fair Housing Choice (AI) was part of the presentation and people interested in participating were given a hand-out describing upcoming opportunities to do so.

While an in-person public hearing wasn't possible due to COVID-19 and social distancing guidelines, City staff presented a summary of its draft Consolidated Plan and Year One Action Plan to City Council, followed by a 30-day public comment period. Notification of the availability of the draft plans, comment period, and how to provide comment were published in the Knoxville News Sentinel and Neighborhoods newsletter, as well as via social media.

5. Summary of public comments

Below is a summary of findings from the City's Community Engagement process. City staff presented this information in a presentation at the January 21 public meeting and posted a more detailed document of the findings online the day after the public meeting. That document is included as an attachment.

Homelessness Needs ranked highest "priority need category" overall in the surveys. Within this category, survey respondents ranked *Affordable Permanent Housing* as the most important need of

Demo

those experiencing homelessness. *Homelessness Prevention* and *Supportive Services Connecting People to Resources* ranked second and third highest within the Homelessness Needs category.

Neighborhood Needs ranked second highest “priority need category.” Within this category, respondents ranked *Affordability of Housing* as the most important need in neighborhoods. *Public Services (crime prevention, substance abuse/addiction, health, mental health, employment and job training services, recreation, energy conservation, etc.)*, and *Overall Quality of Life in the Neighborhood (walkability, safety)* ranked second and third highest in the *Neighborhood Needs* category.

Economic Development Needs ranked third highest “priority need category.” *Job Creation and Start-ups and Business Expansion*, were very closely ranked as highest priority within this category. *Support for Existing Businesses in Redevelopment Areas* ranked third highest.

While there was not a stand-alone question about affordable housing in the Community Needs survey, it was built into several different areas of the survey: affordable permanent housing needs, especially for vulnerable populations, to reduce and prevent homelessness; affordability of housing as a means of preventing displacement and stabilizing neighborhoods, as well as the redevelopment of blighted property into affordable housing, and addressing quality and upkeep of housing with revitalization activities; construction activity related to new development and rehabilitation of affordable housing as a means to create economic opportunities. Within *Rental Housing Needs* and *Homeownership Needs* categories, *Energy Efficiency Improvements* was ranked as the most important need. Housing *Rehabilitation* was the second highest need for *Homeownership Needs* and third highest for *Rental Housing Needs*. *Tenant-based Rental Assistance (TBRA)* was ranked second highest within the *Rental Housing Needs* category. *Accessibility in housing* was very important to focus group participants who have a disability and for seniors/elderly.

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

It is the City’s intention to accept all comments and views received. If any are not, they will be included in the final plan.

7. Summary

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The City anticipates receiving HUD Community Planning and Development (CPD) grant funds including Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) Grant, and Emergency Solutions Grant (ESG) funds for programs and activities under the Consolidated Plan beginning in July 2020. A key feature of these grants is the grantee's ability to choose how the funds will be used. For each program, HUD describes a broad range of eligible activities. The state or local governments determine which of the eligible activities will best serve the needs of their community.

When developing a Consolidated Plan, a grantee must first analyze the needs within its jurisdiction and then propose strategies to meet those needs. Unfortunately, the level of need in a community will always be greater than the limited resources available to meet the need. Accordingly, the first step of the Strategic Plan is to identify the community's *priority needs*. Priority needs are the needs that will be addressed by the goals outlined in the Strategic Plan. Once priorities have been established, grantees must develop a set of goals and objectives based on the availability of resources and local organizational capacity. Goals and objectives should specifically address priority needs and serve as a management tool to help the City track and monitor performance throughout the term of the Consolidated Plan. The priority objectives and proposed accomplishment goals outlined in the plan are based on some assumptions about funding levels for the Consolidated Plan programs. Since these programs are subject to annual Congressional appropriations as well as ACS data/threshold changes, and even changes in the number of communities eligible to receive entitlement grants nationally, the planned activities may change based on actual annual funding.

The City of Knoxville was notified by HUD in February 2020, that it will be receiving a CDBG allocation of \$1,761,814, a HOME allocation of \$1,151,264, and direct allocation of ESG of \$148,849 for Year One (PY2020-2021) of the Consolidated Plan. Additional information for Year One can be found in the 2020-2021 Annual Action Plan.

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

The City of Knoxville Housing and Neighborhood Development (formerly Community Development) Department is the lead agency for the development, administration, and review of the City of Knoxville's Consolidated Plan.

Consolidated Plan Public Contact Information

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

City of Knoxville Housing and Neighborhood Development Department

Attn: Linda Rust, Community Development Administrator

P.O. Box 1631

Knoxville, TN 37901

(865) 215-2357

LRust@knoxvilletn.gov

Consolidated Plan Public Contact Information

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

This section describes the City’s efforts to consult with public and assisted housing providers, private and governmental health, mental health and services agencies, and the local Continuum of Care (CoC).

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

The Mayor’s Roundtable on Homelessness, established in 2013, is a quarterly meeting of the leadership of key agencies providing both services, including health and mental health care, and affordable housing. The meetings promote improved collaboration and alignment among local agency and ministry leaders, as well. Participants include leadership of KCDC, Knoxville’s Public Housing Authority, who host the meetings, Cherokee Health (LMI health clinic), Helen Ross McNabb (a community mental health center that also develops and manages housing), Volunteer Ministry Center (homeless services and permanent supportive housing provider), the Knoxville-Knox County Community Action Committee (CAC), Knoxville Leadership Foundation/SE Housing (social services and permanent supportive housing management), Home Source East Tennessee (housing development/management), and others.

In preparation of the City of Knoxville’s PY2020-2024 Consolidated Plan, Community Development (now Housing and Neighborhood Development) staff hosted a focus group in September 2019, with affordable housing developers, both private and public, and non-profit service agencies that are engaged in affordable housing activities. Twelve people participated, representing: KCDC (Knoxville’s Public Housing Authority); LHP Capital, LLC and Elmington Capital Group (private real estate development and management companies); Home Source East Tennessee, Neighborhood Housing, Inc., Knoxville-Knox County Community Action Committee, and East Tennessee Housing Development Corporation (Community Housing Development Organizations (CHDOs)); Helen Ross McNabb; CAC’s Housing and Energy Division; and Knoxville Leadership Foundation/SE Housing.

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

Knoxville's PY2020-2024 Consolidated Plan development and implementation is coordinated at a high level with the Knoxville-Knox County Continuum of Care (CoC). The CoC's planning and implementation process is coordinated by the City's Office on Homelessness, within the Housing and Neighborhood Development Department, on behalf of the Knoxville-Knox County Homeless Coalition, which operates as the designated CoC organization.

The City of Knoxville, along with the CoC and other community partners has adopted a community *Plan to Address Homelessness*, which establishes strategies and priorities for addressing all homeless persons, including specific components for chronic homelessness, families with children, veterans, and unaccompanied youth. The community plan is used to guide CoC efforts and is reflected in the priorities set forth in this Consolidated Plan.

In preparation for the 202-2024 Consolidated Plan, Housing and Neighborhood Development staff hosted a focus group in September 2019, with the Homeless Coalition (the CoC) which is made up of dozens of county-wide homeless service providers.

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

Knoxville has adopted a coordinated community-wide *Plan to Address Homelessness*, which guides strategies and priorities for the CoC, for policies and procedures for the administration of Knox HMIS and CHAMP (Coordinated Entry System), for setting priorities for the allocation of ESG resources, and for establishing priorities for addressing homelessness within this Consolidated Plan. The entire purpose of the community's adopted *Plan to Address Homelessness* is to coordinate all of the community's resources – public, private, philanthropic, and faith-based – around a single set of priorities and strategies geared to prevent, reduce and end homelessness in Knoxville. As such, the CoC, ESG, HMIS and this Consolidated Plan are all coordinated together around these shared priorities and goals.

The Office on Homelessness, that coordinates the CoC and manages the administration of HMIS, is located in the Housing and Neighborhood Development Department that develops the Consolidated Plan, Annual Action Plans, and the policies and procedures that govern funding, including the allocation of ESG and local, general funds. The project manager for the Office on Homelessness participates in the development of the Consolidated Plan and Annual Action Plans, guides the development of standards for meeting local, as well as HUD priorities, evaluates outcomes of particular strategies or agencies, and assists in evaluating funding proposals.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	KCDC
	Agency/Group/Organization Type	Housing PHA Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the Homeless Coalition Focus Group(9/24/19) and Affordable Housing Developers Focus Group (9/19/19)
2	Agency/Group/Organization	Knoxville/Knox County Community Action Committee
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Community Action Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the Homeless Coalition Focus Group(9/24/19); Affordable Housing Developers Focus Group (9/19/19); Homeless Youth Advisory Board (8/29/2019); and Mayor's Council on Disability Issues Focus Group (9/13/2019)

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3	Agency/Group/Organization	VOLUNTEER MINISTRY CENTER
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the Homeless Coalition Focus Group(9/24/19)
4	Agency/Group/Organization	Helen Ross McNabb Center
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the Homeless Coalition Focus Group(9/24/19) and Affordable Housing Developers Focus Group (9/19/19)
5	Agency/Group/Organization	City of Knoxville
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Service-Fair Housing Other government - Local Civic Leaders Grantee Department

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the City of Knoxville Community Development Department Presentation Beta Test (8/16/2019) and the City of Knoxville Community Development Manager's Meeting (1/16/2020)
6	Agency/Group/Organization	EAST TENNESSEE HOUSING DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the Affordable Housing Developers Focus Group (9/19/19)
7	Agency/Group/Organization	Great Schools Partnership
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Youth Needs

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Latinx Focus Group (8/28/2019) and Great Schools Partnership Knox County Schools Community Liaison Focus Group (9/20/2019)
8	Agency/Group/Organization	Homesource east tennessee
	Agency/Group/Organization Type	Housing Services - Housing CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Affordable Housing Developers Focus Group (9/19/2019) and Latinx Focus Group (8/28/2019)
9	Agency/Group/Organization	Knoxville Leadership Foundation
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Affordable Housing Focus Group (9/19/2019) and Homeless Coalition Focus Group (9/24/2019)
10	Agency/Group/Organization	NEIGHBORHOOD HOUSING INC
	Agency/Group/Organization Type	CHDO

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Affordable Housing Focus Group (9/19/2019)
11	Agency/Group/Organization	CENTRO HISPANO DE EAST TENNESSEE
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment Service-Fair Housing Services - Latinx Community
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Latinx Focus Group (8/28/2019)
12	Agency/Group/Organization	University of Tennessee/Knox HMIS
	Agency/Group/Organization Type	Services-homeless Local HMIS Lead
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Homeless Coalition Focus Group (9/24/2019)

Demo

13	Agency/Group/Organization	Knox County Schools
	Agency/Group/Organization Type	Services-Children Services-Education Services - Narrowing the Digital Divide Child Welfare Agency Public School System
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs Broadband Access Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Latinx Focus Group (8/28/2019) and Homeless Coalition Focus Group (9/24/2020)
14	Agency/Group/Organization	SEED
	Agency/Group/Organization Type	Services-Employment Services - Youth
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in NAACP Housing Committee Focus Group (9/10/2019)
15	Agency/Group/Organization	Breakthrough Corporation
	Agency/Group/Organization Type	Services-Persons with Disabilities Health Agency
	What section of the Plan was addressed by Consultation?	Needs of Individuals with Disabilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Mayor's Council on Disability Issues Focus Group (9/13/2019)

Demo

16	Agency/Group/Organization	Southeastern Housing Foundation
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Affordable Housing Focus Group (9/19/2019)
17	Agency/Group/Organization	Knoxville Area Rescue Ministries (KARM)
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participant in Homeless Coalition Focus Group (9/24/2019)
18	Agency/Group/Organization	United HealthCare
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Local ECF CHOICES Provider
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Needs of Individuals with Disabilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Mayor's Council on Disability Issues Focus Group (9/13/2019)
19	Agency/Group/Organization	Next Step Initiative
	Agency/Group/Organization Type	Services-homeless Services-Health Services - Victims

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	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Mayor's Council on Disability Issues Focus Group (9/13/2019)
20	Agency/Group/Organization	Knox County Disability Advisory Group
	Agency/Group/Organization Type	Services-Persons with Disabilities Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Needs of Individuals with Disabilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Mayor's Council on Disability Issues Focus Group (9/13/2019)
21	Agency/Group/Organization	Stop School Push-Out
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Needs of Disabled Youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Mayor's Council on Disability Issues Focus Group (9/13/2019)
22	Agency/Group/Organization	Head Start
	Agency/Group/Organization Type	Services-Children Services-Education Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy Needs of Children

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Homeless Coalition Focus Group (9/24/2019)
23	Agency/Group/Organization	First Baptist Concord
	Agency/Group/Organization Type	Services-Persons with Disabilities Special Needs Ministry
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Needs of Individuals with Disabilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Mayor's Council on Disability Issues Focus Group (9/13/2019)
24	Agency/Group/Organization	Pellissippi State Community College
	Agency/Group/Organization Type	Higher Education Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Homeless Coalition Focus Group (9/24/2019)
25	Agency/Group/Organization	Mayor's Council on Disability Issues
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services - Victims Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Needs of Individuals with Disabilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Mayor's Council on Disability Issues Focus Group (9/13/2019)

Demo

26	Agency/Group/Organization	Knoxville Branch NAACP
	Agency/Group/Organization Type	Housing Service-Fair Housing Services - Victims Agency - Social Justice
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in NAACP Housing Committee Focus Group (9/10/2019)
27	Agency/Group/Organization	AARP Tennessee
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Needs - Seniors
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Mayor's Council on Disability Issues Focus Group (9/13/2019)
28	Agency/Group/Organization	Elmington Capital Group
	Agency/Group/Organization Type	Housing Services - Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Affordable Housing Developer Focus Group (9/19/2019)
29	Agency/Group/Organization	LHP Capital, LLC
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Affordable Housing Developer Focus Group (9/19/2019)
30	Agency/Group/Organization	Keller Williams
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Latinx Focus Group (8/28/2019)
31	Agency/Group/Organization	Disability Rights TN
	Agency/Group/Organization Type	Services-Persons with Disabilities Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Needs of Individuals with Disabilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Mayor's Council on Disability Issues Focus Group (9/13/2019)

Demo

32	Agency/Group/Organization	Hola Hora Latina
	Agency/Group/Organization Type	Services-Education Services - Latinx
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Latinx Focus Group (8/28/2019)
33	Agency/Group/Organization	KNOX COUNTY
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Employment Service-Fair Housing Services - Victims Other government - County Community Development Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Homeless Coalition Focus Group (9/24/2019) and Affordable Housing Developers Focus Group (9/19/2019)

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

Efforts were made to consult as broadly as possible with community stakeholders. No agencies or organizations were specifically not consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Knoxville-Knox County Continuum of Care	Homelessness and Affordable Housing are two high priority needs areas in the City's 2020-2024 Consolidated Plan.
Knoxville's Plan to Address Homelessness	City of Knoxville	The goals of the City of Knoxville's Plan to Address Homelessness (approved by City Council in April, 2014) overlap the goals outlined in the Consolidated Plan, include: 1) Provide Leadership, Collaboration and Civic Engagements Office, Community Development Department, Office on Homelessness.2) Improve Crisis Response System by: Providing services and resources designed to prevent homelessness; Seeking to rapidly re-house individuals and families who are homeless; Providing for effective coordination of services; Providing targeted assistance to address the specialized needs of specific populations; 3) Create and Maintain Access to a Variety of Decent, Appropriate, Affordable Permanent Housing by: Maintaining and improving the existing stock of affordable housing; Incentivizing the creation of a variety of affordable and very affordable housing options (taking into consideration energy efficiency and the availability of appropriate, affordable transportation)that is Accessible for people with disabilities; and by providing supportive services for the elderly or people with mental illnesses. 4) Increase Economic Security by Maximizing access to targeted and mainstream job training and placement programs.5) Improve Health and Stability through Primary and behavioral health care services.
Knox County Consolidated Plan	Knox County Community Development	The priorities in Knox County's Consolidated Plan include many areas of overlap, including: Affordable rental and owner-occupied housing development; provision of public services (including for the elderly and disabled, workforce development and pandemic response); Housing and services for people experiencing homelessness; and Improving the quality of the existing housing stock; Economic development (including workforce development).

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Comprehensive Economic Development Strategy (CEDS)	East Tennessee Development District	The East Tennessee Development District updated their 3-year Comprehensive Economic Development Strategy (CEDS) for the 16 county ETDD region for 2018-2021. The CEDS process assess current status and identifies resources and services that support regional economic and community stability and prosperity. A SWOT Analysis in the CEDS identified similar areas of concern: health status (rising obesity in children and obesity leading to other chronic diseases); broadband access (lack of high speed internet subscription due to cost) and its link to a positive employment situation; Wages in Tennessee still average nearly 12% less than US average; and challenges in serving an aging population due to lack of resources to meet the demand. The CEDS Strategic Plan goals and strategies overlap some of the City's economic initiatives for program years 2020-2024, including: improving workforce development institutions and programs (promote high school career academy pipelines to support the need for skilled labor pools and workforce development and workforce housing); support small business development (provide financing for the development of small businesses and develop micro-loans for start-ups, especially for minority and women entrepreneur)s; focus on technology-driven economic development opportunities (including technology areas); and promote economic resilience (limit development in flood prone areas, promote energy efficiency in the residential sector, and develop strategies to construct LMI housing opportunities to support workers in the local economy).
KCDC Five Year Plan	KCDC	The City of Knoxville coordinates efforts with KCDC, Knoxville's PHA, regarding redevelopment/RAD projects and use of Section 8 Project-based Vouchers.

Table 3 – Other local / regional / federal planning efforts

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

Narrative (optional):

Demo

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

After a public “Kick-off” event in early July 2019, the City held 8 public meetings – 4 in the different quadrants of the city, 2 meetings in a more central location (one held mid-morning and another in the early evening) that were publicized in the Knoxville News Sentinel to meet its Citizen Participation Plan guidelines, 1 meeting was held with staff and members from Socially Equal Energy Efficient Development (SEED), a non-profit, grassroots organization in East Knoxville, and the last meeting was with the Knoxville Tenant Council, made up of residents representing Knoxville’s Public Housing Authority or KCDC’s various housing complexes.

The online survey was adapted for use in the meetings with the use of Turning Point software and polling equipment. Meeting attendees were given *touch pad* devices to answer the survey questions shown in the meeting’s Power Point presentation and their responses were recorded by the software. One-hundred and twenty-nine (129) people completed the surveys by attending the 8 meetings from August through October, 2019. After the presentations, attendees were invited to share in small groups, more open-ended comments, to ask questions, and discuss their ideas/concerns about needs in the community.

Lastly, the City partnered with SEED to conduct door-to-door outreach to people who are typically under-represented and living within areas of low income and minority concentration. SEED’s mission is to “create pathways out of poverty for young adults through job readiness training while equipping communities with environmental literacy skills.” SEED staff/trainees used computer tablets to conduct and collect survey responses from 94 people in the East Knoxville community in September 2019.

A total of 623 survey responses were collected by Survey Monkey (400), Turning Point (129), and through SEED’s outreach (94).

City staff then gathered data from all survey sources, comments from notes taken at the meetings and focus groups, and other comments received and broke them down into the nine categories used in the survey to further elucidate the survey data. Preliminary data from both local sources (*KnoxHMIS’s* Community Dashboard on Homelessness, 211 East Tennessee, the Knoxville-Knox County Homeless Coalition, East Tennessee Development District, etc.) and national sources (Comprehensive Housing Affordability Strategy and American Communities Survey) helped confirm key findings from the community engagement process.

Demo

A summary of the results of the community engagement process and research, which culminated in a list of Draft Goals and Objectives, were presented at a January 21, 2020, public hearing. This meeting was advertised in the Knoxville News Sentinel, in the City’s Office of Neighborhoods newsletter, on the City’s website and social media, and through invitations to those who participated in the community engagement process. Over 85 people attended the meeting and many stayed to give feedback on the Draft Goals and Objectives.

After feedback and going through the Year One (2020-2021) CDBG and ESG application process, and with recent developments stemming from the Coronavirus/COVID-19 pandemic and its economic consequences, the draft "Goals and Objectives" were revised. The final "Goals and Objectives" used in the draft Consolidated Plan (released June 24, 2020) was included in the June 25, 2020, presentation to City Council.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community East Knoxville Neighbors	28 people attended the meeting and participated in the Community Needs Survey.	August 19, 2019 Public Meeting. See attached comments.	There were not any comments that were not accepted	
2	Public Meeting	Non-targeted/broad community North Knoxville Neighbors	21 people attended the meeting and participated in the Community Needs Survey.	August 20, 2019 Public Meeting. See attached comments.	There were not any comments that were not accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community West Knoxville Neighbors	7 people attended the meeting and participated in the Community Needs Survey.	August 22, 2019 Public Meeting. See attached comments.	There were not any comments that were not accepted.	
4	Public Meeting	Non-targeted/broad community South Knoxville Neighbors	16 people attended the meeting and participated in the Community Needs Survey.	August 26, 2019 Public Meeting. See attached comments.	There were not any comments that were not accepted.	
5	Public Meeting	Non-targeted/broad community	9 people attended the meeting and participated in the Community Needs Survey.	September 26, 2019 Public Meeting (evening). See attached comments.	There were not any comments that were not accepted.	
6	Public Meeting	Non-targeted/broad community	13 people attended the meeting and participated in the Community Needs Survey.	September 27, 2019 Public Meeting (morning). See attached comments.	There were not any comments that were not accepted.	
7	Public Meeting	Minorities SEED Staff and Students	23 people attended the meeting and participated in the Community Needs Survey.	September 17, 2019 SEED Polling Meeting. See attached comments.	There were not any comments that were not accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Residents of Public and Assisted Housing Knoxville Tenants' Council	8 people attended the meeting and participated in the Community Needs Survey.	October 23, 2019 Knoxville Tenants' Council Polling Meeting. See attached comments.	There were not any comments that were not accepted.	
9	Door-to-Door Survey Outreach	Minorities Door-to-Door Survey Outreach	The City of Knoxville partnered with SEED to conduct door-to-door outreach to people who are typically under-represented and living within areas of low income and minority concentration. 94 households completed the Community Needs Survey.	See attached comments.	All attempts were made to include all comments; however, some data was unusable because the questions were answered incorrectly. Those entries were removed to protect data quality.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Door-to-Door Survey Outreach	Non-targeted/broad community	400 individuals completed the Community Needs Survey online.	See attached comments.	All attempts were made to include all comments; however, some data was unusable because the questions were answered incorrectly. Those entries were removed to protect data quality.	
11	Door-to-Door Survey Outreach	People experiencing homelessness	7 people attended and participated in the Focus Group.	July 25, 2019 Focus Group with Next Step Initiative (people living outdoors/on-the-street and outreach staff). See attached comments.	There were not any comments that were not accepted.	
12	Door-to-Door Survey Outreach	People experiencing homelessness	13 people attended and participated in the Focus Group.	August 29, 2019 Focus Group with Knoxville's Youth Advisory Board (a board made up of youth experiencing homelessness). See attached comments.	There were not any comments that were not accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
13	Door-to-Door Survey Outreach	Minorities	11 people attended and participated in the Focus Group.	August 6, 2019 Focus Group with Knoxville's NAACP (members of the Housing Committee and meeting attendees). See attached comments.	There were not any comments that were not accepted.	
14	Door-to-Door Survey Outreach	Minorities	15 people attended and participated in the Focus Group.	August 28, 2019 Focus Group with Latinx Advocates. See attached comments.	There were not any comments that were not accepted.	
15	Door-to-Door Survey Outreach	Minorities Non-English Speaking - Specify other language: Spanish	22 people attended and participated in the Focus Group.	September 16, 2019 Focus Group with Lonsdale Elementary School parents and others (Spanish-speaking). See attached comments.	There were not any comments that were not accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
16	Door-to-Door Survey Outreach	Persons with disabilities	17 people attended and participated in the Focus Group.	September 13, 2019 Focus Group with the Mayor's Council on Disability Issues (CODI). See attached notes.	There were not any comments that were not accepted.	
17	Door-to-Door Survey Outreach	Seniors	19 people attended and participated in the Focus Group.	August 16, 2019 Focus Group with Knoxville-Knox County Community Action Committee (CAC) Office on Aging and O'Connor Senior Center (senior participants and program staff). See attached notes.	There were not any comments that were not accepted.	
18	Door-to-Door Survey Outreach	Non-targeted/broad community Low- and Moderate-Income Residents and Areas	6 people attended and participated in the Focus Group.	September 16, 2019 Focus Group with Lonsdale Neighborhood Leaders. See attached comments.	There were not any comments that were not accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
19	Door-to-Door Survey Outreach	Low- and Moderate-Income Residents and Areas	11 people attended and participated in the Focus Group.	September 20, 2019 Focus Group with Great Schools Partnership Community Schools (Knox County Schools Resource Coordinators and staff). See attached notes.	There were not any comments that were not accepted.	
20	Door-to-Door Survey Outreach	Non-targeted/broad community Individuals in the City County Government Building	171 individuals provided comments at the "Knoxville Needs...?" kick-off event for the Community Engagement Process.	July 11, 2019 Sticky Note Crowdsourcing Event. 171 individuals provided feedback about "What Knoxville Needs". See attached comments.	Comments that included profanity were not included. All other comments were accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
21	Internet Outreach	Non-targeted/broad community City of Knoxville - Government Facebook page followers	1,100 individuals viewed video, 4 individuals provided comments, 25 individuals "Liked" post, and 12 individuals "Shared" post.	July 11, 2019 Facebook Live video of Sticky Note Crowdsourcing Event. See attached comments.	There were not any comments that were not accepted.	
22	Internet Outreach	Knoxville Neighborhood Leaders	104 neighborhood leaders were invited to participate.	An email blast was sent to the leaders of Knoxville's neighborhood organizations sharing information about the online survey and upcoming neighborhood public meetings. See attached comments.	There were not any comments that were not accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
23	Internet Outreach	Non-targeted/broad community City of Knoxville - Government Facebook page followers	Hundreds of Facebook page followers were reached.	The City of Knoxville's Communications Department used the hashtag #KnoxvilleNeeds to bring awareness to the public meetings and online survey. See attached comments.	There were not any comments that were not accepted.	
24	Internet Outreach	Non-targeted/broad community Knoxville Neighborhood Leaders	Hundreds of Neighborhood Advisory subscribers were reached.	The City of Knoxville's Office of Neighborhoods shared information about upcoming citizen participation opportunity related to the Consolidated Plan in their weekly newsletter on multiple occasions. See attached comments.	There were not any comments that were not accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
25	Door-to-Door Survey Outreach	Non-targeted/broad community Clients/Staff of Local Nonprofits/Agencies	18 local nonprofits/agencies were asked to post flyer.	Flyer with information about upcoming public meetings and online survey was posted at various sites around the city. See attached comments.	There were not any comments that were not accepted.	
26	Newspaper Ad	Non-targeted/broad community	People were invited to come to a public meeting - see September 11, 2019 meeting attendance.	Notice of Public Hearings was posted in the Knoxville News Sentinel on September 11, 2019. See attached comments.	There were not any comments that were not accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
27	Newspaper Ad	Non-targeted/broad community	People were invited to come to a public meeting - see January 21, 2020 meeting attendance.	Notice of Public Hearings was posted in the Knoxville News Sentinel in January 2020 to announce the January 21, 2020 Public Meeting. See attached comments.	There were not any comments that were not accepted.	
28	Door-to-Door Survey Outreach	Non-targeted/broad community	People were invited to come to a public meeting.	Article sharing information about the Consolidated Plan online survey and upcoming public meetings was published on August 25, 2019 in The Knoxville Focus (a free local newspaper). See attached comments.	There were not any comments that were not accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
29	Internet Outreach	Non-targeted/broad community	People were invited to come to a public meeting.	Article sharing information about the Consolidated Plan online survey and upcoming public meetings was published on July 19, 2019 on The Compass's website. See attached comments.	There were not any comments that were not accepted.	
30	Door-to-Door Survey Outreach	Non-targeted/broad community	People were invited to come to a public meeting.	City of Knoxville Press Release sharing information about the Consolidated Plan online survey and upcoming public meetings was published on August 19, 2019 on the City of Knoxville's website. See attached comments.	There were not any comments that were not accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
31	Internet Outreach	Non-targeted/broad community	People were invited to come to a public meeting.	City of Knoxville blog post sharing information about the Consolidated Plan online survey and upcoming public meetings was published on July 18, 2019 on the City of Knoxville's website. See attached comments.	There were not any comments that were not accepted.	
32	Door-to-Door Survey Outreach	Non-targeted/broad community	People were invited to come to a public meeting.	Mayor Rogero announced the upcoming public meetings and online survey for the Consolidated Plan in her "Mayor's Report" during the August 13, 2019 City Council Meeting. See attached comments.	There were not any comments that were not accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
33	Door-to-Door Survey Outreach	Non-targeted/broad community	People were invited to come to a public meeting.	Mayor Rogero announced the upcoming public meetings and online survey for the Consolidated Plan in her "Mayor's Report" during the June 16, 2019 City Council Meeting. See attached comments.	There were not any comments that were not accepted.	
34	Door-to-Door Survey Outreach	Non-targeted/broad community	People were invited to come to a public meeting.	Mayor Rogero announced the upcoming public meetings and online survey for the Consolidated Plan in her "Mayor's Report" during the September 24, 2019 City Council Meeting. See attached comments.	There were not any comments that were not accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
35	Door-to-Door Survey Outreach	Non-targeted/broad community	People were invited to come to a public meeting.	Article sharing information about the Consolidated Plan online survey and upcoming public meetings was published on September 4, 2019 on the WATE website (a local news station). See attached comments.	There were not any comments that were not accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
36	Newspaper Ad	Non-targeted/broad community	People were invited to listen to the City Council Workshop on the Consolidated Plan and Year One Action Plan.	Notice of availability of the draft Consolidated Plan and Year One Annual Action Plan on 6/24/2020, invitation to watch (CTVKnox) a presentation about the drafts plans at a virtual City Council Workshop on 6/25/2020, and how to ask a question or submit a comment (and the deadline of July 24, 2020).	There were not any comments.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
37	Internet Outreach	Non-targeted/broad community	People were invited to listen to the City Council Workshop on the Consolidated Plan and Year One Action Plan.	Links to the draft Consolidated Plan and Year One Annual Action Plan on 6/24/2020, invitation to watch (CTVKnox) a presentation about the drafts plans at a virtual City Council Workshop on 6/25/2020, and how to ask a question or submit a comment (and the deadline of July 24, 2020).	There were not any comments.	
38	Internet Outreach	Non-targeted/broad community	6/25/2020: All nine City Council members attended, as did several senior staff.	More detailed notes are provided in the appendix.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment is a critical component of the Consolidated Plan and includes both data and information gathered through the City's consultation process. Together this information presents a more complete picture of the needs related to affordable housing, housing for individuals with special needs, homelessness and social services, and other community development needs in the City.

CHAS data provides counts of the numbers of specific types of households that fit HUD-specified criteria - family size, households with elderly people or children present, income levels, race/ethnicity, etc. - that are at-risk of having housing problems. The data also provides counts of renters and homeowners at different income levels of area median income (AMI) that experience housing problems such as substandard housing units, overcrowding and affordability issues.

The City's Community Needs survey identified: Homelessness; Neighborhood Needs; and Economic Development as high priority needs. Due to its impact on many different types of needs, including on homelessness and the economy, affordable housing was not listed as a stand-alone survey question.

Affordable Permanent Housing was the most important need of those experiencing homelessness, followed by *Homelessness Prevention* and *Supportive Services Connecting People to Resources*. Within the Neighborhood Needs category, respondents ranked *Affordability of Housing* as the most important need in neighborhoods, followed by *Public Services (crime prevention, substance abuse/addiction, health, mental health, employment and job training services, recreation, energy conservation, etc.)*, and *Overall Quality of Life in the Neighborhood (walkability, safety)*. Within Economic Development Needs, *Job Creation* and *Start-ups and Business Expansion*, were very closely ranked as highest priority within this category. *Support for Existing Businesses in Redevelopment Areas* ranked close to highest. Housing instability and its consequences, not only impacts every area of life for individuals and families, but also impacts neighborhood and economic stability and a city's well-being as a whole. A city's social, economic, psychological, spiritual, and physical state are impacted on multiple fronts by housing instability. Increased poverty, homelessness, more expensive crisis intervention, the impact of transient residency on schools and other public services are some examples. But maybe most importantly, the loss of the potential of human capital is a significant cost of housing instability to a city. When individuals and families face a housing crisis, whether it be an eviction or foreclosure, fleeing a domestic violence situation, or even an unpaid utility bill, it impacts every aspect of their quality of life. Homelessness can contribute to, and be exacerbated by a multitude of maladies including mental illness, substance abuse disorders and other family tension. It is extremely difficult, if not impossible, to be a productive employee and contributor to community when one lacks a regular, consistent, safe home. Conversely, when a city's citizens have stable housing that is affordable and meets their needs,

Demo

they are much more likely to provide a stable home and family life, a productive employment base, contribute to their community, and an empowered constituency.

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

Summary of Housing Needs

KnoxHMIS's Community Dashboard on Homelessness affirmed the results of the City's Community Needs survey - the lack of affordable housing is the primary cause for homelessness. Other local data (*211 East Tennessee*), ACS data, and other sources (RentJungle.com, Zillow.com) confirm the need for affordable housing. Housing and Shelter and Utilities were 54.9% of all calls for assistance received by 211 East Tennessee for the city. ACS data used by HUD to develop its CHAS data, released in August 2019 for 2012-2016, showed that more than a third (34%) of city households are *cost-burdened*, paying more than 30% of their monthly incomes in housing costs. Data from commercial websites, RentJungle.com and Zillow.com, show increasing rent (26% increase from 2012-2016) and home sales (10% increase for the same period), compared to a 5% increase in household incomes (2012-2016 ACS data) for the same time period.

Within *Rental Housing Needs* and *Homeownership Needs* categories, *Energy Efficiency Improvements* was ranked by survey respondents as the most important need, followed by *Owner-occupied housing Rehabilitation*, and *Rental housing Rehabilitation*. Local data from 211 East Tennessee show that 25.7% of all calls in the past year were for utility assistance, confirming that energy efficiency improvements are an identified need. The age of the city's housing stock also points to the need for energy efficiency improvements. Data from the 2013-2017 ACS for the city of Knoxville show that over 57,000 housing units (64% of total housing units) are more than 40 years old, and 10,800 (12%) housing units are more than 80 years old. Participants in neighborhood, public meetings, and focus groups echoed the need for increased weatherization to stabilize utility bills, as well as affordable solar panels, installation of insulated windows, and the need for additional education on how residents can lower energy usage.

Tenant-based Rental Assistance (TBRA) was ranked second highest within the *Rental Housing Needs* category. Data from 211 East Tennessee show that of the calls for assistance for Housing and Shelter (29.2% of all calls within the past year), the highest number of requests were for rent assistance (55%). The need for additional permanent supportive housing ranked highest overall in *Homelessness Needs*.

Many lower-income families may have access to broadband internet, they can't afford the cost of a computer and high speed internet subscription. *Accessibility Improvements* in owner-occupied housing was very important to focus group participants who have a disability and/or are elderly. With an aging population demographic, this is will be a growing need.

Housing and Services Needs for People with Mental Illness ranked as highest priority within the *Special Populations' Housing and Service Needs* category. *Housing and Services for People Experiencing Domestic Violence* and *Housing and Services for People Experiencing Homelessness* ranked second and third highest priority, respectively within the category. Participant comments included concerns about the growing need to fill the gap in mental health services since the closing of mental health facilities in Knoxville in recent years. Related to these concerns are the needs of homeless populations for

Demo

emergency shelter and services, as well as permanent supportive housing with a treatment component to address mental health, drug abuse/addiction, and behavioral health.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	178,874	183,065	2%
Households	83,151	81,080	-2%
Median Income	\$32,609.00	\$34,226.00	5%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	16,485	12,735	16,595	8,650	26,625
Small Family Households	4,720	3,385	5,010	2,780	11,740
Large Family Households	880	425	555	480	1,140
Household contains at least one person 62-74 years of age	2,144	3,080	3,265	1,584	5,030
Household contains at least one person age 75 or older	1,210	2,070	1,620	704	2,180
Households with one or more children 6 years old or younger	2,970	1,447	1,952	1,074	1,969

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	245	225	125	95	690	0	15	10	0	25
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	100	40	55	45	240	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	205	204	105	0	514	10	29	95	35	169
Housing cost burden greater than 50% of income (and none of the above problems)	7,525	2,465	185	55	10,230	1,555	1,165	365	44	3,129

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,414	3,485	3,739	265	8,903	550	1,040	1,770	785	4,145
Zero/negative Income (and none of the above problems)	1,780	0	0	0	1,780	159	0	0	0	159

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	8,080	2,935	475	195	11,685	1,565	1,205	470	80	3,320
Having none of four housing problems	3,970	5,315	9,264	3,595	22,144	915	3,285	6,375	4,780	15,355
Household has negative income, but none of the other housing problems	1,780	0	0	0	1,780	159	0	0	0	159

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,870	1,830	1,005	5,705	525	474	775	1,774
Large Related	685	230	75	990	20	78	119	217
Elderly	1,124	1,480	772	3,376	1,027	1,134	618	2,779
Other	4,680	2,775	2,144	9,599	565	530	654	1,749
Total need by income	9,359	6,315	3,996	19,670	2,137	2,216	2,166	6,519

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,340	810	65	3,215	400	300	140	840
Large Related	665	90	0	755	20	20	0	40
Elderly	820	615	49	1,484	688	474	139	1,301
Other	4,025	1,150	75	5,250	460	375	90	925
Total need by income	7,850	2,665	189	10,704	1,568	1,169	369	3,106

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	260	200	95	45	600	10	25	49	10	94
Multiple, unrelated family households	35	19	80	0	134	0	4	45	25	74

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	25	25	10	0	60	0	0	0	0	0
Total need by income	320	244	185	45	794	10	29	94	35	168

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

The 2011-2015 ACS Five Year Estimate for the city of Knoxville shows that there were 33,710 people “living alone” and 31,330 “1-person households.” The ACS also reports that the median household income for 1-person households was \$24,840 (73%) compared to median income for the city (\$34,226). Single-person households may not have as much choice in housing options either, as less than 5% of available housing units are efficiency units and about 29% are one-bedroom units. They may have to rent a unit that is larger and more expensive than what they need.

While there are no 2011-2015 CHAS data tables above that give information about single-person households specifically, Tables 9 and 10 give data on cost-burdened and severely cost-burdened households, respectively for all households. If one adds up the number of households that are Small Related, Large Related, and Elderly Household categories, and subtract from the total number of households, there is an “other” category then that is not small-related, large-related, or elderly. It is reasonable that some of these were single-person/non elderly households.

There were 17,676 total “other” households, and:

*11,348 households (64%) were within 0-80% AMI and *cost-burdened* (paying 30% or more of their income in housing costs), and include: 9,599 (84.6%) renter households, with 4,680 or almost half (48.8%) within 0-30% AMI, 2,775 (28.9%) within 30-50% AMI, and 2,144 (22.3%) within 50-80% AMI

Demo

and 1,749 (15.4%) owner-occupied households with 565 (32.3%) within 0-30% AMI, 530 (30.3%) within 30-50% AMI, and 654 (37.4%) within 50-80% AMI.

* 6,175 households (35%) were within 0-80% AMI and *severely cost-burdened* (paying 50% or more of their income in housing costs), and include: 5,250 (85%) renter households, with 4,025 or more than three-quarters (76.7%) within 0-30% AMI, 1,150 (21.9%) within 30-50% AMI, and 75 (1.4%) within 50-80% AMI and 925 (15%) owner-occupied households with 460 or almost half (49.7%) within 0-30% AMI, 375 (40.5%) within 30-50% AMI, and 90 (9.7%) within 50-80% AMI.

Single person/non elderly households within 0-80% AMI and paying more than half their income in housing costs, are the most likely to lose their housing due to not being able to afford their rent/mortgage or utilities. Loss of income or even one unexpected expense can lead to eviction/foreclosure and possible homelessness. The highest priority need for housing assistance within this category were the 4,025 renter households within 0-30% AMI, followed by the 1,150 renter households within 30-50% AMI. There were also 460 owner-occupied households within 0-30% AMI, and another 375 households within 30-50% AMI that were severely cost-burdened and at-risk of losing their homes.

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

About 27,199 people in the city of Knoxville live with a disability (2011-2015 ACS 5-Year Estimates). About 1,871 were children under 18 years of age and about 9,388 were age 65+, leaving 15,940 between the ages of 18 and 64 years. The ACS estimated that almost half of those aged 16+ were living at 149% or below the poverty level. More than 75% were not in the labor force and many more may be underemployed. Median earnings for a person with a disability is \$15,658, 62% of a person without a disability. Households that include a person with a disability have an increased reliance on Social Security and public assistance. People with cognitive disabilities and those with independent living difficulties depend more upon care-givers, often leading to increased un/underemployment of household members. About 9,388 of people with a disability were age 65 and over. CHAS data show that there were over 7,784 households with at least one person age 75 years or older and that 4,900 were within 0-80% HAMFI. Of owner-occupied households within 0-80% AMI that are severely cost-burdened, the largest share are Elderly households (1,301). A significant number (1,484) Elderly, renter households within 0-80% AMI, are also severely cost-burdened.

The Knoxville Family Justice Center serves domestic violence and sexual assault victims in a comprehensive support centers. They reported 102 requests for housing from October 1, 2019, through March 2020 (six months), extrapolating for a year would be about 204 households looking for housing. Being that an estimated 1 in 4 women experience domestic violence in her life time and that most cases of domestic violence are never reported to the police, the real number of people in this demographic is likely much higher.

Demo

During 2018, the most recent year for which data is available, the Knoxville Police Department (KPD) reported 21,031 offenses and a crime rate of 112.26 crimes per 1,000 people. Of this number, 4,965 (23.6% of all reported crimes, up from 19.9% in 2013) were crimes against persons, which amounts to a crime rate of 26.50 crimes against persons per 1,000 people. Sexual assault offenses (statutory rape, forcible rape, forcible sodomy, forcible fondling, and sexual assault w/ an object) totaled 245 or 4.9% of all crimes against persons, down from 5.44% in 2013. Aggravated assault accounted for 1,123 offenses, or 22.6% of all crimes against persons, which is similar to 2013's figure of 22.11%. Simple assault made up 60.4% of all crimes against persons, with 3,000 incidents being reported. This figure is down from the 64.73% reported in 2013. Dating violence is not identified in the TIBRS crime report. (All data reported in this paragraph is sourced from TIBRS reports).

The Family Justice Center Knoxville reports that 1 in 5 teenagers in a serious relationship reports having been hit, slapped, or pushed by their partner, and 1 in 10 have been verbally or physically abused by a boy/girl friend who was drunk or high. The number of households impacted by dating violence needing housing assistance is unknown.

The KPD reported that sexual assault offenses (statutory rape, forcible rape, forcible sodomy, forcible fondling, and sexual assault w/an object) totaled 245 in 2018, or 4.9% of all crimes against persons, down from 5.44% in 2013. The number of households impacted by sexual assault offenses needing housing assistance is unknown. The number of households impacted by stalking needing housing assistance is unknown.

What are the most common housing problems?

According to the tables above, the most common housing problems for households within 0-80% AMI were, in descending order:

1. Severe housing cost-burden in renter households (10,175 households) within: 0-30% AMI (7,525 households) and 30-50% AMI (2,465 households)
2. Housing cost-burden in renter households (8,638 households) within: 50-80% AMI (3,739 households); 30-50% AMI (3,485 households); and 0-30% AMI (1,414 households)
3. Housing cost-burden in owner-occupied households (3,360 households) within: 50-80% AMI (1,770 households); 30-50% AMI (1,040 households); and 0-30% AMI (550 households)
4. Severe housing cost-burden in owner-occupied households (3,085 households) within: 0-30% AMI (1,555 households); 30-50% AMI (1,165 households); and 50-80% AMI (365 households)
5. Substandard housing conditions in renter households (595 households) within: 0-30% AMI (245 households) and 30-50% AMI (225 households)
6. Overcrowded conditions in renter households (514 households) within: 0-30% (205 households) and 30-50% AMI (204 households). The rest were at or under 185 households each.
7. Severe overcrowded conditions in renter households (195 households);
8. Overcrowded conditions in owner-occupied households (134 households); and

9. Substandard housing in owner-occupied households (25 households).

Some households had one or more housing problems:

1. Renter households within: 0-30% AMI (8,080 households); 30-50% AMI (2,935 households); and 50-80% AMI (475 households)
2. Owner-occupied households within: 0-30% AMI (1,565 households); 30-50% AMI (1,205 households); and 50-80% AMI (470 households).

Some households within 0-30% AMI had zero or negative income, but none of the above problems - 1,780 renter households and 159 owner-occupied households.

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

The tables in this section show the following Cost-burdened Household Types:

- Renter households within 0-80% AMI - the largest share were in the Other Household type (not a Small or Large Household and not Elderly) (48.8%), followed by (in descending order): Small Related (29%); Elderly (17.2%); and Large Related (5%). Renter households within 0-30% AMI represented the largest total share of need by income, followed by 30-50% AMI, and 50-80% AMI.
- Owner-occupied households within 0-80% AMI - the largest share were elderly households (42.6%), followed by (in descending order): Small Related (27.2%); Other Households (not Small or Large, not Elderly) (26.8%); and Large Related Households (3.3%). Owner-occupied households in the 30-50% AMI range represented the largest share of total need by income of households within 0-80% AMI, followed by 50-80% AMI, and 0-30% AMI. Severely Cost-burdened Household Types
- Renter households within 0-80% AMI - the largest share were in the Other Household type (not a Small or Large Household and not Elderly) (49%), followed by (in descending order): Small Related (30%); Elderly (13.9%); and Large Related (7.1%). Renter households within 0-30% AMI represented the largest total share of need by income, followed by 30-50% AMI, and 50-80% AMI.
- Owner-occupied households within 0-80% AMI - the largest share were Elderly Households (41.9%), followed by (in descending order): Other Households (not Small or Large, not Elderly) (29.8%); Small Related (27%); and Large Related Households (1.3%). Owner-occupied households within 0-30% AMI represented the largest share of total need by income of households within 0-80% AMI, followed by 30-50% AMI, and 50-80% AMI. Overcrowded Household Types

Demo

- Renter households within 0-80% AMI - the largest share were Single-family Households (74.1%), followed by Multiple, unrelated family Households (17.9%), and Other, non-family Households (8%). Renter households in the 0-30% AMI range represented the largest share of total need by income, followed by 30-50% AMI, and 50-80% AMI.
- Owner-occupied households within 0-80% AMI - the largest share were Single-family Households (63.2%), followed by Multiple, unrelated family Households (36.8%). Owner-occupied Households in the 50-80% AMI range represented the largest share of total need by income of households within 0-80% AMI, followed by 30-50% AMI, and 0-30% AMI. Small Family Households were both the largest in number of households that were within 0-80% AMI (13,115 households) and were the largest number of households within 0-30% HAMFI (4,720 households) and within 30-50% HAMFI (3,385 households). The second largest in number were Households with at least one person age 62-74 years (8,849 households). The second largest household type within 0-30% HAMFI were Households with at least one child age 6 years and younger. Sections NA-15 through NA-30 are an analysis of the disproportionately greater need of racial and ethnic minorities that experience housing problems, severe housing problems, and housing costs burdens.

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

Low Income Individuals At-risk of Homelessness - Single-person households at the lowest income levels and severely cost-burdened were the most likely to lose their housing. The highest priority need for housing assistance were 4,025 renter households within 0-30% AMI, followed by 1,150 within 30-50% AMI. There were also 460 owner-occupied households within 0-30% AMI and 375 within 30-50% AMI. People of color experience a much higher rate of poverty than their share of population in Knox County and are disproportionately at-risk of homelessness. Black/African Americans made up 16.9% of the population of Knox County, but had a poverty rate of 41.6% (the National Poverty Rate was 25.2%). People of two or more races made up 3% of the population, but had a poverty rate of 44.8% (National Rate was 18.4%) White people of Hispanic ethnicity make up 5.4% of the population of Knox County, but had a poverty rate of 34.6% (National Rate was 22.2%). While White, non-Hispanics had a much lower rate of poverty than their share of population, 21.5% and 68.1% respectively, it was more than twice the National Poverty Rate of 10.3%.

Low Income Households with Children - Of households with children age 6 years or younger, 6,369 households (68%) were within 0-80% HAMFI. Of 39,086 total family households, 10,513 (27%) were female-headed households. Women not only made 80 cents for every dollar earned by a man in 2015

(Census standard annual wage gap, 2015), but they earned just half of what men earned over 15 years. The gender pay gap especially impacts women of color. For every dollar a White man earned in 2015: Black/African American women earned 63 cents; Native American women earned 57 cents; Latina women 54 cents; and Asian women earned 87 cents. White women earned 79 cents. Often women face discrimination on-the-job as well as pay disparity. Women, especially women of color, are also overrepresented in minimum wage jobs despite the fact that women are making significant strides in obtaining college degrees. (Sources: CNBC.com 6/10/2018, National Partnership for Women and Families, equalpaytoday.org). Black/African American households especially, struggle with wages not keeping up with economic growth and experience barriers to employment like transportation and childcare.

Formerly Homeless Households At-risk - While individuals and families may receive rental assistance through Rapid Re-Housing programs, they must quickly boost their incomes in order to maintain their housing once the subsidy ends. Many families struggle to make ends meet, even with rental assistance provided to them. Fair Market Rent is often unaffordable to those who do not earn a Living Wage or do not have two parents in the household who are employed. Frequently, families are placed into subsidized housing, or assisted in applying for Section 8 vouchers so that there will not be a risk of instability once rental assistance ends. Many Rapid Re-housing funds are available only on a limited basis. Service providers, in order to meet the need, assist families on a shorter-term basis and work with the families on initial barriers that are keeping them from accessing housing. That approach allows Rapid Re-housing providers to serve more families and individuals in need.

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

The City estimated the at-risk of homelessness population from information provided from the tables provided in the Consolidated Plan template, CHAS data, and the 2011-2015 ACS 5 Year Estimate about low- and moderate-income (LMI) households, especially those within 0-50% AMI, that are severely cost-burdened, cost-burdened, in severe overcrowding and overcrowding, and substandard housing. Certain subpopulations such as the elderly, families with young children, single-person households, and racial and ethnic minorities, were also highlighted because those demographic groups are disproportionately impacted by factors creating poverty.

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

Housing instability leading to risk of homelessness can be caused by any of the housing problems: substandard housing; overcrowding/severe overcrowding; housing cost-burden >30%; and severe housing cost-burden >50%.

Demo

High utility costs due to lack of insulation in older homes and rental units can also raise housing costs, adding to the housing cost-burden. Older homes that need rehabilitation, including emergency repairs and accessibility modifications, and homes that contain lead-based paint and/or present unhealthy conditions such as mildew, mold, pests, etc. can also be contributing conditions to increased risk of homelessness.

Participants in the City's public meetings and focus groups commented on priority neighborhood needs that impact housing stability and safety, such as: increased police and Neighborhood Watch presence, shortened response times from police, implementation of street cameras, and lowering speed limits; limiting access to guns and violence prevention; better community interaction to curb violence and illegal activity; improve relationships between KPD and neighborhood residents; increase the number of Spanish-speaking officers and police officers who are trained to communicate with individuals with disabilities; KPD targeting people and criminalizing poverty; racial tension in the community; and too many blighted and vacant buildings that need removal or replacement.

Discussion

The ACS data from the tables in this section show that the largest share of total households were Small Family Households, and almost half of those were within 0-80% HAMFI. Small Family Households may include at least one child age 6 years or younger, which also had the largest share of households within 0-30% HAMFI. Developing more rental housing with 2-3 bedrooms, affordable to those within 0-30% HAMFI and accessible by public transit is recommended, as is working with private landlords to accept Section 8 vouchers.

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

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

Introduction

While many households within 0-80% AMI struggle to pay housing costs, some populations face a disproportionately greater need in comparison. This section addresses racial and ethnic disparities in households within 0-100% AMI with regard to having one or more of four housing problems. The four housing problems are: Lacks complete kitchen facilities; Lacks complete plumbing facilities; More than one person per room; and Cost burden greater than 30%. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,615	2,920	1,939
White	7,240	1,665	1,109
Black / African American	3,289	1,175	610
Asian	74	10	90
American Indian, Alaska Native	10	0	0
Pacific Islander	70	0	0
Hispanic	530	25	25

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,670	4,075	0
White	6,115	3,035	0
Black / African American	1,645	815	0
Asian	90	69	0
American Indian, Alaska Native	10	25	0
Pacific Islander	0	0	0
Hispanic	529	75	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,454	10,140	0
White	4,885	7,600	0
Black / African American	1,235	1,900	0
Asian	45	90	0
American Indian, Alaska Native	20	4	0
Pacific Islander	0	70	0
Hispanic	189	320	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,320	7,325	0
White	1,165	5,865	0
Black / African American	64	1,049	0
Asian	50	72	0
American Indian, Alaska Native	15	15	0
Pacific Islander	0	0	0
Hispanic	24	225	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

Discussion

Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10% higher than the percentage of persons in category as a whole. Within the 0-30% AMI income level, 70.5% of the Jurisdiction as a whole had one or more of four housing problems. Households of "Other" races (more than one race, other race not listed), Hispanic ethnicity, American Indian and Pacific Islander had one or more of the four housing problems more than 10% above that, meeting HUD's definition of disproportionate need, 82.3%, 91.4%, 100% and 100%, respectively. Within the 30-50% AMI income level, 68% of the Jurisdiction as a whole had one or more of four housing problems. Households of "Other" races (more than one race, other race not listed) and Hispanic ethnicity had one or more of the four housing problems more than 10% above that, meeting HUD's definition of disproportionate need, 86.1% and 87.6%, respectively. Within the 50-80% AMI income level, 38.9% of the Jurisdiction as a whole had one or more of four housing problems. Twenty-four (83.3%) American Indian/Alaska Native households had one or more of the four housing problems more than 10% above that, meeting HUD's definition of disproportionate need (though the N/sample size was low). Within the 80-100% AMI income level, 15.3% of the Jurisdiction as a whole had one or more of four housing problems. Households of Asian and American Indian/Native Alaska had one or more of the four housing problems more than 10% above that, meeting HUD's definition of disproportionate need, 41% and 50%, respectively.

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

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

Introduction

While many households within 0-80% AMI struggle to pay housing costs, some populations face a disproportionately greater need in comparison. This section addresses racial and ethnic disparities in households within 0-100% AMI with regard to having one or more of four severe housing problems. The four severe housing problems are: Lacks complete kitchen facilities; Lacks complete plumbing facilities; More than 1.5 persons per room; and Cost burden greater than 50%. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,645	4,885	1,939
White	6,030	2,880	1,109
Black / African American	2,744	1,725	610
Asian	54	30	90
American Indian, Alaska Native	10	0	0
Pacific Islander	70	0	0
Hispanic	425	125	25

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,140	8,600	0
White	2,775	6,370	0
Black / African American	835	1,615	0
Asian	35	129	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	274	329	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	945	15,639	0
White	690	11,795	0
Black / African American	190	2,955	0
Asian	4	130	0
American Indian, Alaska Native	0	24	0
Pacific Islander	0	70	0
Hispanic	44	470	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	275	8,375	0
White	220	6,825	0
Black / African American	15	1,099	0
Asian	25	97	0
American Indian, Alaska Native	15	15	0
Pacific Islander	0	0	0
Hispanic	0	249	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

Discussion

Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10% higher than the percentage of persons in category as a whole. Within the 0-30% AMI income level, 58.6% of the Jurisdiction as a whole had one or more of four severe housing problems. Hispanic, American Indian/Alaska Native and Pacific Islander households had one or more of the four severe housing problems more than 10% above that, meeting HUD's definition of disproportionate need, 73.9%, 100%, and 100%, respectively (though the N/sample size was small for the latter two). Within the 30-50% AMI income level, 32.5% of the Jurisdiction had one or more of four severe housing problems. Households of "Other" races (more than one race, other race not listed) and Hispanic ethnicity had one or more of the four severe housing problems more than 10% above that, meeting HUD's definition of disproportionate need, 52.3% and 45.4%, respectively. Within the 50-80% AMI income level, 15.7% of the Jurisdiction as a whole had one or more of four severe housing problems. None of the race/ethnicity groups met HUD's definition of disproportionate need. Within the 80-100% AMI income level, 13.2% of the Jurisdiction as a whole had one or more of four severe housing problems. Households of Asian and American Indian/Native Alaska had one or more of the four severe housing problems more than 10% above that, meeting HUD's definition of disproportionate need, 20.5% and 50%, respectively (though the N/sample size for both was small).

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

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

Introduction:

While many households struggle to pay housing costs, some populations face a disproportionately greater need in comparison. This section addresses racial and ethnic disparities in households with regard to housing cost burden. Housing cost burden is defined as a household paying more than 30% of their income in housing costs and Severe housing cost burden is over 50%. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	50,735	14,359	13,978	1,990
White	40,840	10,745	9,050	1,149
Black / African American	6,874	2,580	3,655	620
Asian	799	155	89	90
American Indian, Alaska Native	108	30	10	0
Pacific Islander	80	0	70	0
Hispanic	1,285	554	645	25

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10% higher than the percentage of persons in category as a whole. The percentage of all households within the jurisdiction as a whole that are Cost burdened is 17.7% and those that are Severely cost burdened is 17.2%. About 2.5% of households were not computed. There was not a racial/ethnic group that had a disproportionate need according to HUD's 10% points higher, however Black/African American, American Indian/Alaska Native, "Other" (more than one race, a race not listed, etc.), and Hispanic households were more Cost burdened than the jurisdiction as a whole. Black/African American, Pacific Islander, "Other" (more than one race, a race not listed, etc.), and Hispanic households were more Severely cost burdened than the jurisdiction as whole.

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

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

Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10% higher than the percentage of persons in category as a whole.

According to the data given in the tables in the Needs Assessment sections:

Black/African American households had disproportionately greater need in Severe cost burden.

"Other" races (more than one race, a race not listed, etc.) households had disproportionately greater need in: One or more of four housing problems at 0-30% AMI and 30-50% AMI; One or more of four severe housing problems at 30-50% AMI; and were more Severely cost burdened.

Hispanic households had disproportionately greater need in: One or more of four housing problems at 0-30% AMI and 30-50% AMI; One or more of four severe housing problems at 0-30% AMI and 30-50% AMI; and were more Severely cost burdened.

American Indian, Native Alaskan households had disproportionately greater need in: One or more of four housing problems at 0-30% AMI, 50-80% AMI, and 80-100% AMI; and One or more of four severe housing problems at 0-30% AMI and 80-100% AMI.

Pacific Islander households had disproportionately greater need in: One or more of four housing problems at 0-30% AMI; One or more of four severe housing problems at 0-30% AMI; and were more Severely cost burdened.

Asian households had disproportionately greater need in: One or more of four housing problems at 80-100% AMI and One or more of four severe housing problems at 50-80% AMI.

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

People of color experience a much higher rate of poverty than their share of population in Knox County. According to the 2017 ACS 5 Year Estimate, Blacks/African Americans made up 16.9% of the population of Knox County, but had a poverty rate of 41.6% (the National Poverty Rate was 25.2% for Black/African Americans). People of two or more races made up 3% of the population, but had a poverty rate of 44.8% (National Rate was 18.4%) White people of Hispanic ethnicity make up 5.4% of the population of Knox County, but had a poverty rate of 34.6% (National Rate was 22.2%). While White, non-Hispanics had a much lower rate of poverty than their share of population, 21.5% and 68.1% respectively, it was more than twice the National Poverty Rate of 10.3%. Native American women earn 57 cents for every dollar that White, non-Hispanic men earn (Source: CNBC.com, 6/10/2018). And data shows that gender and

Demo

racial wage gaps persist for women of Asian American and Pacific Islander women (Source: National Partnership for Women and Families, February 2020).

During the City's community engagement process, many comments were shared about creating a more equitable environment in which minorities, especially Black/African American, can access economic opportunity through which issues of poverty (including housing affordability) may be resolved. The goals of creating affordable housing and good jobs support one another.

The City partnered with Socially Equal Energy Efficient Development (SEED) to conduct its Community Needs survey door-to-door to residents in certain areas with a concentration of low- and moderate-income (LMI) households and racially and ethnically concentrated areas of poverty (RECAP). These residents and other racial and ethnic minority survey respondents prioritized the following non-housing specific/community development needs:

Neighborhood Needs – Public Services (crime prevention, substance abuse/addiction, health, mental health, employment and job training services, recreations, energy conservation, etc.) and Overall Quality of Life in the Neighborhood (walkability, safety, etc.)

Homelessness Needs – Employment and Economic Stability and Supportive Services Connecting People to Resources

Economic Development Needs – Start-ups and Business Expansion, Support for Minority- and Women-owned Businesses, and Job Creation

Special Populations' Housing and Service Needs – for people Coming Out of Prison or Jail, for people with Developmental Disabilities, for people with Mental Illness, and the Frail Elderly.

Other feedback related to disproportionate need of racial and ethnic minorities with regard to housing problems, include: better Fair Housing enforcement; concern about displacement of minority/Black/African American renters; the desire for affordable housing in all parts of the city, allowing for more choice in where to live and raise a family; concern for an increase homelessness; the impact of generational poverty on homelessness; more services are needed by immigrant populations; recognition that some landlords take advantage of immigrant and refugee households; refugees need more information about legal rights to housing; better enforcement of Language Line and improvement of web page translations.

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

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The largest racial minority in the city of Knoxville is Black/African American households, which made up 17.1% of the total population (2011-2015 ACS). While represented in neighborhoods across the city, there are higher concentrations of Black/African American households in East Knoxville (Edgewood, Parkridge, Park City, Burlington, Chilhowee, and Morningside, Five Points, and Holston Hills), Mechanicsville, Western Heights, College Hills, Lonsdale, and Marble City/Sutherland Avenue areas.

The second largest share of total population are Hispanic households, a significant ethnic minority in the city of Knoxville, which made up 3.1% of total population (2011-2015 ACS). There are neighborhoods in which Hispanic populations are concentrated, including East Knoxville (including Marble Hill), Lonsdale, Western Heights, the Papermill Road/Middlebrook Pike area, Timbercrest, and a small portion just inside the city limits at Walker Springs.

Asian households are the second largest minority population and made up 1.4% of the city's total population (2011-2015 ACS). Areas of Asian household concentration include West Hills and Walker Springs, South of Middlebrook Pike and Downtown West, Suburban Hills and Peters Road area.

The third largest minority group is Other Race(s) that includes "Some Other Race" and "Two or More Races," which together made up 2.9% of the city's total population. "Some Other Race" households are about 1.1% (2011-2015 ACS) of the city's total population and are at the highest concentration in Mechanicsville, Western Heights, College Hills, and Walker Springs and part of West Hills, Westborough and Amherst Road areas.

"Two or More Races" households are about 1.8% of the city's total population (2011-2015 ACS) and are at the highest concentration in West Lonsdale, Westview, Lonsdale, and Francis Road and Walker Springs areas (just outside the city limits).

Native American and Alaska Natives made up 0.2% of the city's total population (2011-2015 ACS) and are concentrated in the Parkridge and Park City of East Knoxville. Native Hawaiian and Pacific Islander households made up 0.2% of the city's total population and are not concentrated in any neighborhood.

NA-35 Public Housing – 91.205(b)

Introduction

Currently, KCDC waiting lists have an average wait time of 6 months to 3 years, depending upon the property. RAD Project-Based Rental Assistance has increased vacancy in the short term, due to the renovations and modernizations at converting LIPH properties. In order to complete rehab, vacancy is built by attrition about 6 months prior to mod activities to release space for existing tenants to relocate. Once all units are rehabbed and current tenants relocated, then applicants from the Waiting List are housed by preference and date order. Due to the long wait lists, these units are quickly reoccupied once work is complete.

KCDC continues to see a rise in disabled applicants and tenants with mental health diagnoses. This, in part, is attributed to the decrease in funding for mental health services by the federal, state, and local governments; for example, the closing of Lakeshore (Knoxville's only long-term mental health facility/hospital) has affected the number and severity of mentally disabled applicants and tenants applying for and maintaining subsidized housing. KCDC has partnered with the Knoxville-Knox County Community Action Committee (CAC) and received funding from the City of Knoxville over the last five years to establish Case Managers within certain housing complexes to address some of these issues, but the needs far outweigh the resources available. The current climate is such that mental health agencies are receiving funding for rapid rehousing, which helps our homeless applicants, however it is often difficult to find funding to support such tenants once they are housed. KCDC and our local agency partners, including the Knox County Homeless Coalition, are actively looking for funding to address this need. As the population continues to age and affordable housing and other supportive resources for the elderly become more in demand, it is expected that the need for accommodations for those with accessibility issues will continue to increase as well.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	2,038	77	743	3,535	251	2,848	115	9	312

Table 22 - Public Housing by Program Type

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

Alternate Data Source Name:

KCDC (PHA) Data

Data Source Comments:

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	11,446	7,558	11,185	0	10,173	12,640	14,376	8,548	
Average length of stay	4	3	5	0	2	9	4	1	
Average Household size	2	2	1	0	2	2	1	3	
# Homeless at admission	56	5	0	0	90	566	94	2	
# of Elderly Program Participants (>62)	606	10	382	0	57	439	47	0	
# of Disabled Families	1,042	40	465	0	153	1,098	65	1	

Demo

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	3,119	3,466	0	3,135	34	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

KCDC (PHA) Data

Data Source Comments:

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	1,766	65	635	2,706	232	2,120	98	23	233
Black/African American	2,127	51	415	5,207	233	4,636	69	3	266
Asian	7	0	0	7	0	6	0	0	1
American Indian/Alaska Native	11	0	1	8	0	7	0	0	1
Pacific Islander	12	0	0	17	1	16	0	0	0

Demo

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

KCDC (PHA) Data

Data Source Comments:

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	114	6	18	191	16	155	0	0	20
Not Hispanic	3,850	110	1,033	7,751	450	6,627	167	26	481

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

KCDC (PHA) Data

Data Source Comments:

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

- More Units
- Emergency Housing
- Mental Health Support Services
- Basic physical modifications such as Grab Bars
- More case management support once housed, versus all support occurring during the rapid rehousing phase

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

There are over 48,800 families on the waiting list for KCDC subsidized housing in the city of Knoxville:

Public Housing/Family Units:

1. 37,989 families (78% of total families on the waiting list)34,877 are single heads of household34,753 are disabled heads of household

Section 8 Tenant Based Vouchers

1. 5,183 families (11% of total families on the waiting list)4,846 are single heads of households3,631 are disabled heads of household

Elderly/Disabled-designated units

1. 5,068 families (10% of total people are on the waiting list)4,856 are single heads of household4,208 are disabled heads of household

Section 8 Project Based Vouchers

- 562 families (1% of total families on the waiting)531 are single heads of household350 are disabled heads of household

Demo

Single heads of household make up 92.5% of all families on the waiting list, and 33% of those have other youth in their households. Heads of household having disabilities make up 88% of all families. Small family households (1-2 people) make up 76% of all families.

The needs of these households – single-parent, households with young children, small households, and people with disabilities – are particularly vulnerable to housing cost/severe-housing cost burden, as has been discussed elsewhere in this section.

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

People/families on the waiting lists for subsidized housing are the people/families that are experiencing the housing conditions/severe housing conditions - housing cost-burden/severe housing cost-burden and crowded/severely crowded conditions - that have been discussed in this section.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

According to the draft 2020 Point-In-Time Count for Knoxville/Knox County there were 632 persons in emergency shelter or transitional housing, and 250 persons who were unsheltered. Of these people, 72.5% were White, 23.1% Black/African American, and 4.4% of other races. Of the total count, 3.5% identified as Hispanic or Latino. The overall count reflects a generally level trend over the past six years.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	99	2	2,523	1,223	957	244
Persons in Households with Only Children	23	28	795	398	38	180
Persons in Households with Only Adults	510	220	6,640	2,492	1,766	342
Chronically Homeless Individuals	36	100	766	295	7	992
Chronically Homeless Families	0	1	51	9	58	1,123
Veterans	55	12	746	193	164	425
Unaccompanied Child	23	28	795	398	28	199
Persons with HIV	0	0	20	0	7	707

Table 26 - Homeless Needs Assessment

Data Source Comments: City of Knoxville Office on Homelessness

Demo

Indicate if the homeless population Has No Rural Homeless
is:

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

See data in table above.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	443	137
Black or African American	137	48
Asian	0	0
American Indian or Alaska Native	6	3
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	579	193
Not Hispanic	26	2

Data Source

Comments:

City of Knoxville Office on Homelessness

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

The 2018 *KnoxHMIS* Annual Report indicated that there were 2,246 individuals in 716 family households who received homelessness-related services that year. Of those, 65% were unsheltered or staying in emergency shelter. There were 22% who were at risk of losing their housing. Three percent of families met the definition of chronically homeless. Eighty-four percent were female-headed households. The 2019 Point-In-Time Count did not reflect any veterans with families.

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

According to the 2019 homelessness Point-In-Time Count for Knoxville/Knox County 72.5% were White, 23.1% Black/African American, and 4.4% of other races. Of the total count, 3.5% identified as Hispanic or Latino. The 2018 *KnoxHMIS* Annual report indicated that for that full year, 61% of active clients were White, 29% were Black/African American, and 2% other racial groups. Three percent reported as Hispanic/Latino. Census data indicates that the 9% of Knox County’s population (and 17% state-wide) is Black/African American. This would indicate that a disproportionate percentage of individuals experiencing or at-risk of homelessness in Knoxville are Black/African American.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The long term trend of overall homelessness in Knoxville has been a gradual decrease, as reflected in the annual point-in-time counts. The data also indicates an increase of the unsheltered portion of that population. This likely reflects an actual increase in unsheltered homelessness as seen in many cities across the country, but also additional assertive street outreach work that is more effectively finding and identifying the unsheltered population.

Discussion:

Two overarching national challenges are seen locally in Knoxville's homelessness status, and a third is emerging as this is being written. First, the national shortage of affordable housing has an enormous impact on progress to prevent, reduce and end homelessness in Knoxville. There is a need for more affordable rental units. There is an acute need for additional units of Permanent Supportive Housing, and there is a need for both shelter and affordable permanent housing units that can serve families of a variety of sizes and configurations. Second, the national opioid crisis is significantly impacting the unsheltered homeless population, adding an additional layer of difficulties in engagement and barriers to achieving stable permanent housing.

Now looming on the immediate horizon is the COVID-19 pandemic, which has created states of emergency on the national, state, and local levels. It is unknown as of this writing what the full impact will be, particularly on unsheltered populations as well as those living in congregate shelters. As significant sectors of the economy are shutting down or going dormant in an effort to slow the spread of the virus, it is certain that the long-term economic impact will be significant, and will likely complicate and exacerbate the already difficult challenge presented by homelessness. The needs created by this economic impact will emerge during the implementation of this Consolidated Plan, and will likely exacerbate and alter the needs reflected during the creation of this document.

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

Introduction:

This section discusses the characteristics and needs of persons in various subpopulations in the city of Knoxville who are not homeless but may require supportive services, including the elderly, frail elderly, people with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and people with a criminal record and their families.

Describe the characteristics of special needs populations in your community:

There were 22,887 households in the city of Knoxville that had an elderly person, aged 62 and older, present. There were 15,103 elderly households with at least one person who is age 62-74 years, and 8,489 (56%) of those households were within 0-80% AMI. People over the age of 74 are often considered the *frail* elderly. Table 6 show that there were over 7,784 households that contained at least one person age 75 years or older and that 4,900 (63%) of those households were within 0-80% HAMFI. According to Table 10, the largest share of owner-occupied households within 0-80% AMI that are severely cost-burdened, are elderly households (1,301). A significant number (1,484) of elderly, renter households within 0-80% AMI, are also severely cost-burdened.

There are an estimated 27,199 people in the city of Knoxville with a disability (15% of the non-institutionalized population of city of Knoxville) according to the 2011-2015 ACS. About 1,871 of the total were children under 18 years of age, about 9,388 were age 65 and over, and 15,940 were adults, age 18-64 years. Approximately 6.7% of adults (ages 18-64) with a disability had ambulatory impairment; 6.5% had a cognitive impairment; 5% had independent living difficulties; 2.4% had vision disability; 2.1% had a hearing disability; and 2% had self-care difficulty. The ACS estimated that 49.2% of all people age 16 years and above who were disabled were living at 149% or below the poverty level: 31.6% within 0-100% poverty level and 17.5% within 100-149% of poverty level. People that were both elderly and had a disability were much more likely to live at or below poverty level. The top disabling conditions among the elderly were: ambulatory difficulties, independent living difficulties, hearing, and cognitive impairment (including developmental and mental disabilities). Elderly people experiencing a disability also make up a significant percentage of households needing assistance with housing.

According to the National Center for Disease Control (CDC), in any given 30-day period in 2017: 11.2% of Americans aged 12 and older used an illicit drug; 24.5% of Americans aged 12 and older engaged in binge drinking; and 6.1% of Americans aged 12 and older engaged in heavy alcohol use. In any given 30-day period in 2018: 20.8% of all adolescents in grades 9-12 used electronic cigarettes and 27.1% used

any type of tobacco, including but not limited to cigarettes, electronic cigarettes, cigars, and smokeless tobacco.

There are approximately 900 persons living with AIDS diagnosed in Knox County with 80% being male. Over half of these individuals are between 35-55 years of age (Epidemiological (EPI) Profile for Knoxville MSA). Positively Living, a nonprofit that provides housing and supportive services for individuals with AIDS/HIV indicated during the community engagement process that AIDS/HIV is on the rise in Knox County largely because of substance abuse and needle sharing.

KnoxHMIS conducted a study in Knoxville and Knox County in 2018 and found that about 1,141 people reported experiencing domestic violence, and 880 persons (77%) of that number were female.

During the Homeless Coalition Focus Group, several social service providers indicated that having a criminal record was a significant barrier to housing, employment, and accessing resources in the community. There is a process to have criminal records expunged but it is lengthy and challenging to navigate. Criminal background checks become a serious barrier for individuals seeking housing. This significantly limits affordable housing options.

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

Service providers and consultation provided prioritization of and information for this section. Needs were determined by interviewing professionals in the fields of developmental, mental and physical disabilities, in addition to those who work directly with seniors. Information gained through the City's Community Needs survey, public meetings and focus groups are included in section NA-10, and are also included further in this section.

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

housing for all patients, so a number of people are moved to another institutional setting (i.e. nursing homes,) into the homes of family members, or discharged “to the streets.”

Knoxville has an additional need for housing for people/families in crisis: those fleeing domestic violence and other violence or threats of violence; youth and young adults who are living alone, especially LGBTQ and/or living with unresolved ACEs; people experiencing transience associated with substance abuse, and others. Increased emergency shelter, transitional housing, and affordable permanent housing for families with children; of particular note is the need to accommodate families in various configurations without breaking up the family unit, including single men with children, families with adolescent male children, etc. Shelter for youth and young adults that is separate from older adults is needed to protect this vulnerable population. There is also an additional need for services, rapid re-housing, and permanent supportive housing for military veteran families and individuals.

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

The Epidemiological Profile (EPI) presents data on the HIV epidemic in the state of Tennessee. The 2017 EPI indicated that there were approximately 1,100 Person Living with HIV/AIDS (PLWH) in the Knoxville Metropolitan Area. The EPI shows the gender of those diagnosed with HIV in Knoxville as 81% Cisgender male, 18.5% Cisgender female, and 0.5% transgender persons (4% gender accounted). Further, during this same time period, 27% of the HIV diagnoses identified as Black/African American, non-Hispanic, 68% identified as White, non-Hispanic, and 5% identified as Hispanic, any race. EPI data related to age and PLWH demonstrates the highest number of PLWH as between the age of 35 and 54 (53%), 29% being age 55+, 18% being age 15-34, and less than 1% being under the age of 15 years.

Discussion:

The City of Knoxville plans to support the needs of persons in various subpopulations who may require supportive housing and services in this Consolidated Plan. The needs of the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families will be addressed through accessible and affordable housing programs as well as homeless programs that provide emergency and long-term services and housing.

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

Describe the jurisdiction’s need for Public Facilities:

The City uses local and other funding resources to address priority public facility needs. Limited HUD resources mean that affordable housing and shelter and services for people experiencing homelessness are prioritized under this Consolidated Plan. However, the community engagement process, which included comments received at public meetings, responses to the Community Needs survey, and consultation with service providers identified an uneven distribution of community resources, particularly in low- and moderate-income areas (LMAs) and a lack of facilities targeted to certain vulnerable populations.

How were these needs determined?

Respondents to the City’s Community Needs survey identified Public Facilities Needs as last on the list of priority needs categories. They identified the following (in italics) as priority Public facility needs.

Neighborhood and Community Centers: an LBGTQIA+ community center and recreation programs for individuals with developmental disabilities are needed.

Youth Centers: More youth centers or gyms (that are free); Improve City Recreation Centers; Help children in after-school programs with schoolwork completion; and Computers would be a great addition to City Recreation Centers.

Describe the jurisdiction’s need for Public Improvements:

Respondents to the City’s Community Needs survey identified *Public Improvements/Infrastructure Needs* as fourth in the overall needs category, and a question about public infrastructure was also included in the *Neighborhood Needs* category of the survey. The following (in italics) were identified as priority Public Improvement/Infrastructure needs.

The City uses local and other funding resources to address priority public improvement/infrastructure needs. Limited HUD resources mean that affordable housing and shelter and services for people experiencing homelessness are prioritized under this Consolidated Plan.

The community engagement process identified some homeless facility needs: Low-barrier shelter/low barrier shelter focused on housing; More shelters/shelter space for men; A “Runaway” Shelter; More

places for the homeless to shower and do laundry; More emergency shelter for victims of domestic violence; and the Day Space needs safety, stability, protection from the elements; and access to amenities – phone-charging and computer access.

How were these needs determined?

The need for public improvements/infrastructure were determined and prioritized based on the Needs Assessment and Market Analysis portions of this document and on the public participation process, which included comments received at public meetings, responses to the community needs survey, and consultation with service providers.

Street Improvements – Pedestrian (sidewalks, intersection markings, street lights, crosswalks, transit shelters, etc.): Sidewalks and cross walks are needed near existing bus stops; Sidewalks need maintenance; Roadside clean up should be a priority; Traffic calming is needed; More transit shelters are needed (to house multiple people and wheelchair users); and Increase KAT shelters with security features.

Public Transit: Expand service routes to edges of the city and to surrounding counties; Expand hours of operation; Lower the cost to ride for people who work, to increase accessibility/affordability; Limit number of transfers; Use KAT buses as a warming center in Winter; Immigrants and Refugees need training on how to use the KAT bus system; Increase public transportation to job centers; More transit shelters are needed and to shelter multiple people and wheel chair users; and Sidewalks and cross walks are needed near transit stops

Parks: Cleanup and maintenance of parks and other common areas; More parks are needed in neighborhoods; More greenways are needed; More bathrooms (and cleaner) are needed; Install more (and maintain) water fountains; Install more lights in parks to reduce crime and allow residents to have gatherings; and Install accessible electricity in parks to allow residents to charge their devices, etc. There needs to be an end to homeless encampments on public property. There is no place for people living in their cars to park.

Street Improvements – Vehicular (traffic, sight lines, signage, street lights, traffic signals): Increase traffic alleviation; Traffic Safety and enforcing the speeding laws; More traffic calming; Paving and repairing streets; Better trash pickup; More lighting; More crosswalks; Speed bumps on Connecticut Avenue; and Need roadway and infrastructure improvements on Chapman Highway.

Water and Sewer Line Improvements, Drainage, and Storm Water Improvements: When it storms, storm water drains are often dysfunctional (East Knoxville).

Describe the jurisdiction’s need for Public Services:

Respondents to the City’s Community Needs survey identified Public Services Needs as fifth in the overall needs category, and questions about public services were also included in the *Homelessness Needs* and *Neighborhood Needs* categories of the survey.

There are many non-profit organizations in the city committed to serving the needs of low-income and special needs populations. The City uses local and other funding resources to fund vital services. Limited HUD resources and a 15% “cap” on CDBG funds that may be spent on public services mean that ESG-eligible services for people experiencing homelessness are prioritized under this Consolidated Plan.

The community engagement process identified some homeless service needs: Increase support for homeless LGBT community, specifically to Black/African American trans women; Harm-reduction services (needle exchange, Narcan, Narcan training, whistles for safety for the street homeless); People-centered case management and wrap-around services; a Housing navigator position to help with coordination between agencies; Health services are expensive and scarce; More mental health services; CHAMP isn’t working for everyone – leaves some without shelter due to limited organizations having access; and care for the care-givers.

How were these needs determined?

The need for public services were determined and prioritized based on the Needs Assessment and Market Analysis portions of this document and on the public participation process. Comments received at public meetings, responses to the Community Needs survey, and consultation with service providers identified the following (in italics) as priority Public Service needs. A more detailed list of comments is included in the Attachments.

Health Services (including mental health services)

Employment and Job Training Services

Crime Prevention

Substance Abuse/Addiction Services

Childcare

Education Services

Energy Conservation

Recreation

Fair Housing Counseling Services:

Public Services (crime prevention, substance abuse/addiction, health, mental health, employment and job training services, recreation, energy conservation, etc.)

Housing Market Analysis

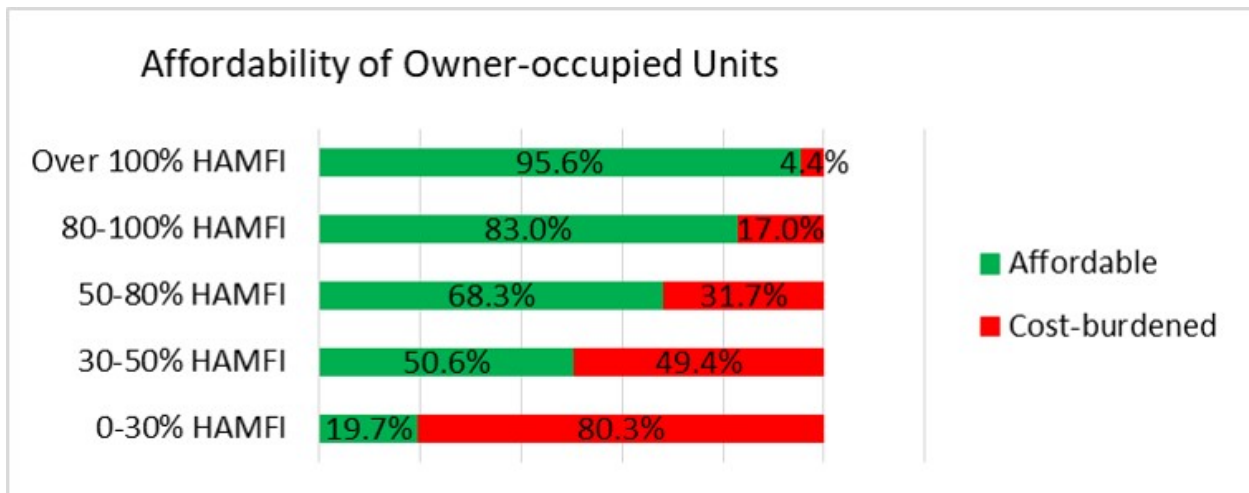
MA-05 Overview

Housing Market Analysis Overview:

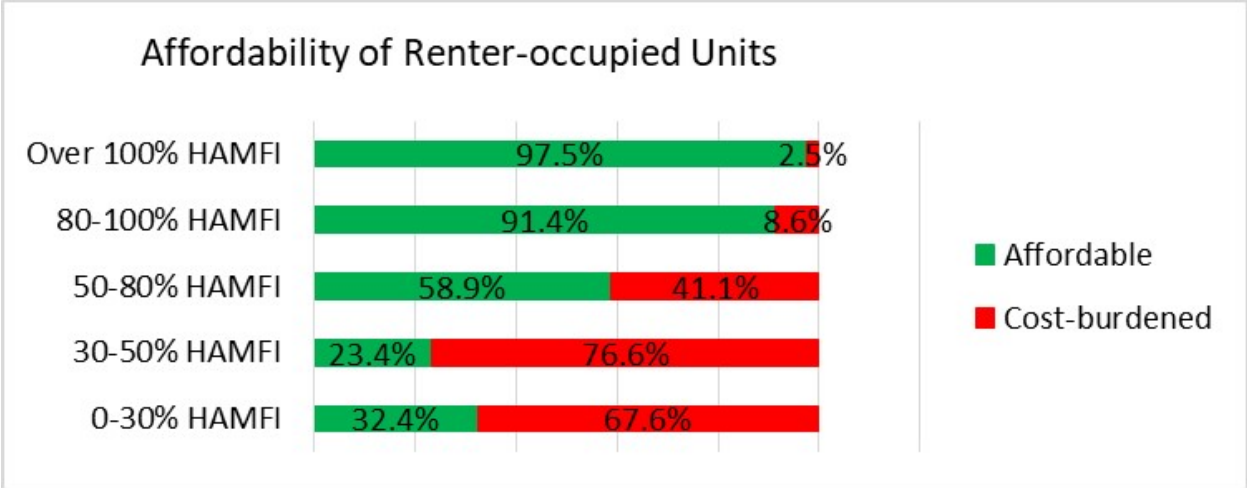
There is a significant lack of housing availability and affordability in Knoxville for vulnerable and cost-burdened residents at the lowest income levels.

The 2011-2015 CHAS estimates that of 37,770 occupied Owner-occupied housing units: less than 20% (520 of 2,645 units) were affordable to households within 0-30% HAMFI; about 50% (2,270 of 4,490 units) were affordable to households within 30-50% HAMFI; 68.3% (4,675 of 6,845 units) were affordable to households within 50-80% HAMFI; 83% (4,035 of 4,860 units) were affordable to households within 80-100% HAMFI; and 95.6% (18,105 of 18,930 units) were affordable to households over 100% HAMFI.

The 2011-2015 CHAS estimates that of 43,300 Renter-occupied housing units: about 32% (4,485 of 13,840 units) were affordable to households within 0-30% HAMFI; 23.4% (1,930 of 8,245 units) were affordable to households within 30-50% HAMFI; about 59% (5,735 of 9,740 units) were affordable to households within 50-80% HAMFI; about 91% (3,465 of 3,790 units) were affordable to households within 80-100% HAMFI; and about 97% (7,490 of 7,685 units) were affordable to households over 100% HAMFI.



Affordability of Owner-occupied Units



Affordability of Renter-occupied Units

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

Introduction

This section describes the number of housing units by property type in the 2011-2015 ACS. Motor vehicles, recreational vehicles, vans, and boats (not typically perceived as residential properties) are included. This section also describes the number of Owner (owner-occupied) units and Rental units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	49,505	55%
1-unit, attached structure	4,615	5%
2-4 units	6,809	8%
5-19 units	16,200	18%
20 or more units	11,715	13%
Mobile Home, boat, RV, van, etc	1,134	1%
Total	89,978	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	69	0%	1,965	5%
1 bedroom	590	2%	12,630	29%
2 bedrooms	11,530	31%	18,800	43%
3 or more bedrooms	25,575	68%	9,899	23%
Total	37,764	101%	43,294	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

The City of Knoxville intends to assist: (HOME) 75 households with Owner-occupied Housing Rehabilitation: 25 (0-30% AMI); 25 (30-50% AMI); and 25 (50-80% AMI);

By every measure, from past data to more recent information from KCDC waiting lists, there is a large gap between the need for rental housing and the supply. Based on 2015-2019 Census data, housing vacancy rates for Rental units were 7.41 (the annual average over five years), 7.15 (annual average for 2019) and 5.2 for Q4 2019. A number of factors have contributed to the rise in occupants of rental properties: housing lending practices have changed in the wake of the 2008 market crisis, making it more difficult for potential homebuyers to purchase homes; many young/early career Millennials in the housing market are choosing to rent rather than purchase; and both homebuilders and rental units developers are building higher-end housing.

While rental vacancies are about 5.2%, the 2019 vacancy rate among homeowner units is down to 1%. With fewer vacancies, it reasonably can be concluded that fewer housing options are available, including affordable options.

Describe the need for specific types of housing:

There's clearly a need for rental housing, zero and one bedroom units for single-person households, one and two bedroom units for small family households, and housing with supports for people who are the frail elderly (age 75 years plus) and/or have a disability. As Knoxville's population and density level increases, so does the demand for housing that can be easily accessed by public transit.

Discussion

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

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

Introduction

From 2005 to 2015, median household income in the city of Knoxville rose 22.1%. During the same time period, housing costs rose 11.8% for homeowners and 29.4% for renters. For the time period of 2005 to 2017 (the most recent data), median household income rose 27% and housing costs rose 14.3% for homeowners and 37.9% for renters.

The housing mix in Knoxville also changed between 2007 and 2015. Comparing the number of housing units from the 2007-2011 and 2011-2015 ACS Five Year Estimates, about 4,440 owner units were lost while 2,669 rental units were gained. The market saw a shift to greater interest in rental units after the housing foreclosure crisis related to the Recession of 2008. While new housing units were added to the local inventory in the recovery after the Recession, most of the new housing construction has been higher-end housing.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	109,600	118,300	8%
Median Contract Rent	518	602	16%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	14,350	33.1%
\$500-999	25,459	58.8%
\$1,000-1,499	2,380	5.5%
\$1,500-1,999	703	1.6%
\$2,000 or more	380	0.9%
Total	43,272	99.9%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	5,080	No Data
50% HAMFI	13,335	5,209
80% HAMFI	31,189	13,144
100% HAMFI	No Data	18,345
Total	49,604	36,698

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	566	698	855	1,114	1,405
High HOME Rent	566	698	855	1,114	1,299
Low HOME Rent	566	656	787	908	1,013

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Given that so many households are cost-burdened, severely cost-burdened and struggling financially, there is clearly a lack of affordable housing at the 0-50% AMI income levels.

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

The housing foreclosure crisis and Recession of 2008 were largely responsible for home values dropping in 2010. Likewise, as many homeowners lost their homes and became renters, rental units became less available and rents increased.

While home values had been rising in Knoxville since 2000, there was a significant drop (11%) in three years from a high in 2009 to 2012, as the housing market was impacted by the Recession. Home values only began to recover to pre-Recession values in 2017.

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

Table 31- Monthly Rent shows that the High HOME rents were the same as Fair Market Rents (FMR) for all size units, except for 4 bedroom units for which there's more than \$100 difference. The Low HOME rents range from \$42 - \$392/month less than FMR, except for efficiency units which were the same as FMR.

Discussion

Almost half of all renters, even those that are not within 0-80% AMI, paid more than they can afford in rent between 2011-2015. Almost a quarter of all renters paid more than 50% of their income on housing costs during that period. Rising home prices and tight lending practices continue to make homeownership difficult, driving many Knoxville residents to the rental market. At the same time, a new generation of residents, Millennials, are less interested in ownership, making the choice to rent instead. Together, these trends continue to indicate a growing demand for rental properties, and increases in rent rates reflect the competition for that housing option. The rising demand for rentals will drive up costs further.

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

Introduction

Both Table 26 – Residential Properties by Unit Number and Table 27 – Unit Size by Tenure show that of 89,978 total residential units in the city of Knoxville (2011-2015 ACS data): 37,764 (about 41.9%) were Owner; 43,294 (about 48.1%) were Rental; and 8,920 (9.9%) were vacant.

The inventory of housing stock is aging, with just over 13% of supply built since 2000 (as of the 2013-2017 ACS, the most recent data). More than 75% of all units were built before 1980, during an era when lead-based paint was a commonly used construction material. In addition to the health hazards associated with exposure to lead-based paint, many residents of Knoxville’s older housing stock are confronted with other challenges related to the physical condition of their homes.

Definitions

Housing problems are defined by HUD for owner households and renter households units as having at least one of the following conditions: 1. Lacking complete plumbing facilities and/or lacking complete kitchen facilities; 2. With 1.01 or more occupants per room; and 3. Selected monthly owner or rental costs as a percentage of household income greater than 30%. Selected housing problems provide information in assessing the quality of the housing inventory and its occupants. These data are used to easily identify those homes in which the quality of living and housing can be considered substandard. These problems are more fully described in the Needs Assessment section of the Consolidated Plan. The City of Knoxville considers each application for housing rehabilitation individually, utilizing tools that assess the work needed to bring the unit up to the City's housing standard, among other eligibility requirements. When the condition of the house is so poor that it makes rehabilitation infeasible, it may be demolished and reconstructed.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,248	22%	20,195	47%
With two selected Conditions	155	0%	840	2%
With three selected Conditions	0	0%	59	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	29,370	78%	22,210	51%
Total	37,773	100%	43,304	100%

Table 33 - Condition of Units

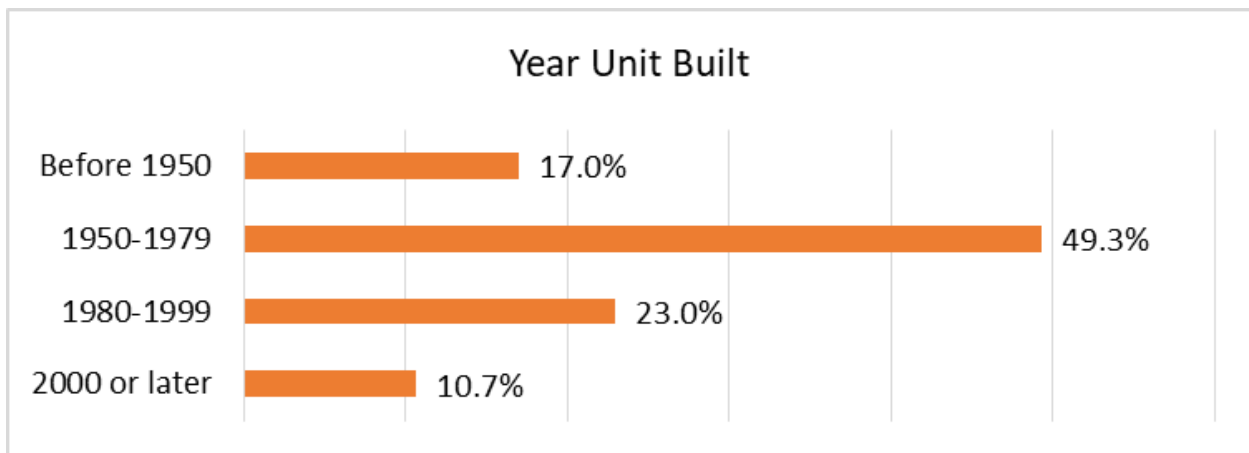
Data Source: 2011-2015 ACS

Year Unit Built

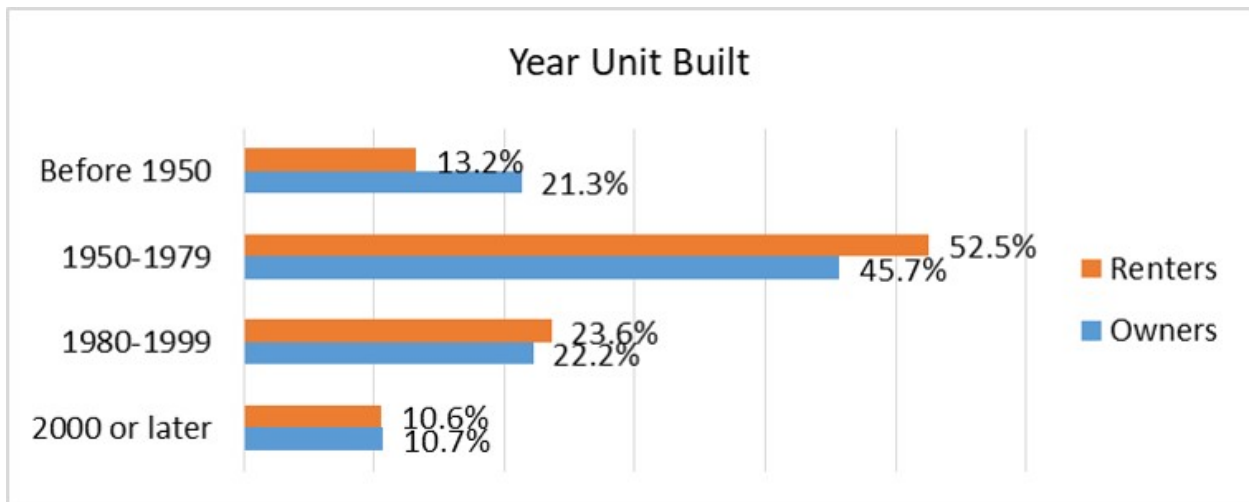
Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,059	11%	4,605	11%
1980-1999	8,392	22%	10,235	24%
1950-1979	17,272	46%	22,720	52%
Before 1950	8,065	21%	5,725	13%
Total	37,788	100%	43,285	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS



Year Unit Built



Year Unit Built - Homeowner and Renter

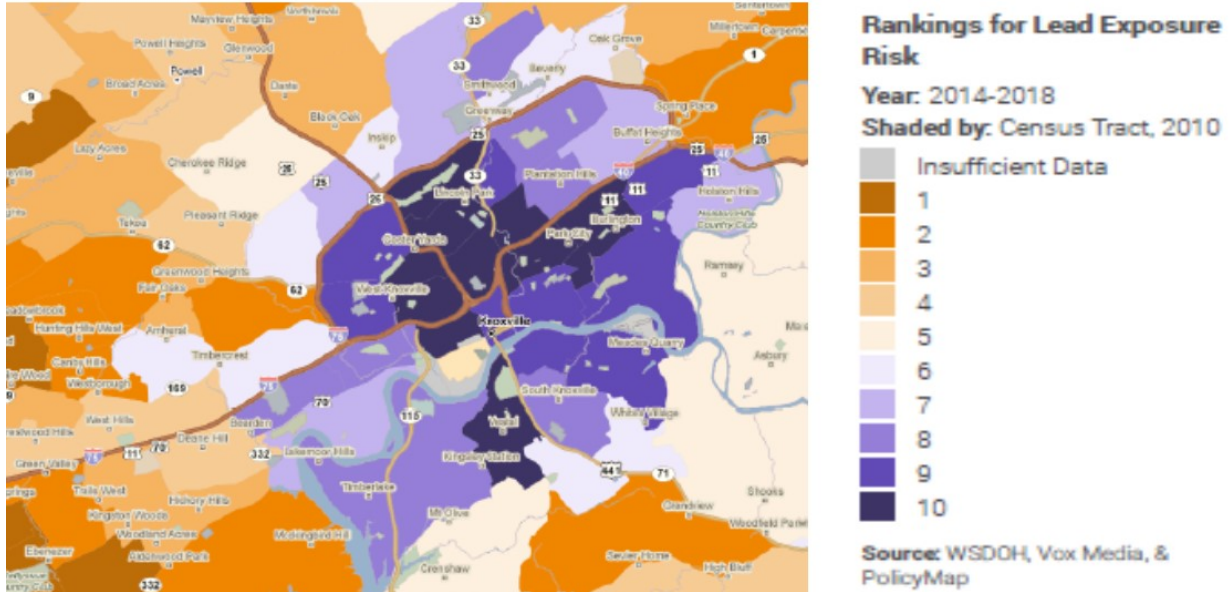
Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	25,337	67%	28,445	66%
Housing Units build before 1980 with children present	3,543	9%	1,779	4%

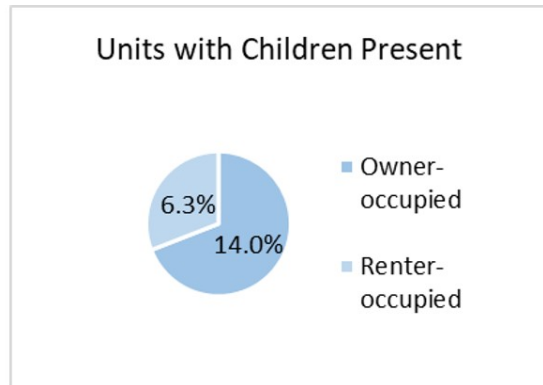
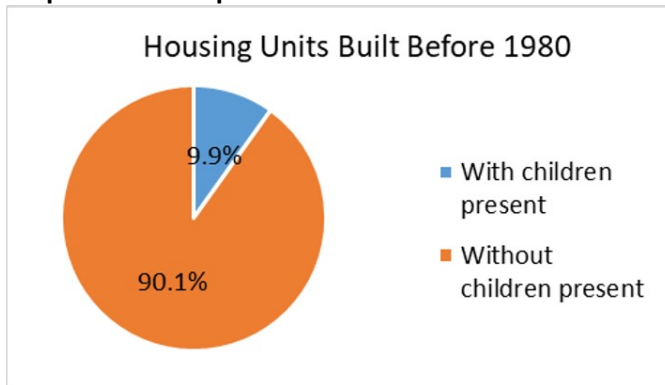
Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Risk of exposure to lead in 2014-2018.



Map of Risk of Exposure to LBP



Units Built Before 1980 and Units with Children

Vacant Units

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

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Table 7 – Housing Problems Table (NA-10) shows that 690 Renter and 25 Owner households were living in substandard housing (2011-2015), without basic plumbing and/or kitchen facilities. Almost 600 of these were Renter households and all 25 Owner households were within 0-80% AMI. Another 1,397 housing units used an alternative fuel source, including almost 400 that did not report using any fuel. This number increased to 1,511 households, according to data from the ACS 2013-2017 Five Year Estimate.

There is a need for rehabilitation of Owner-occupied units due to the presence of lead-based paint (as stated above, it is estimated that 25,337 units pre-date 1980) and other physical housing conditions, as described above. In the Needs Assessment section of the Consolidated Plan, the data estimates indicate that 25 Owner households within 0-80% AMI face the very basic needs for operable plumbing and a complete kitchen. While this is a small number, relatively speaking, the larger challenge lies in addressing cost-burden. Data shows that 4,353 Owner households within 0-50% AMI are estimated to be paying in excess of 30% of their incomes in housing expenses, including mortgage, taxes, insurance, and utilities and 2,737 Owner households face a severe housing cost-burden, meaning that more than 50% of their household income is used on housing costs. Specific populations of extremely and very low income households (within 0-50% AMI) face an even higher rate of severe housing cost-burden: over 1,162 Elderly households, 835 “Other” households (not Small, not Large, and not Elderly), 700 Small Related, and 40 Large Related Owner households pay more than 50% of their household income in housing costs.

There is a significant need for rehabilitation of Renter-occupied units due to the presence of lead-based paint (28,445 units pre-date 1980) and other physical housing conditions, as described above. In the Needs Assessment section of the Consolidated Plan, the data estimates indicate that 595 Renter households within 0-80% AMI face the very basic needs for operable plumbing and a complete kitchen.

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

More than 59,500 housing units were built prior to 1980 in the city of Knoxville. Older housing stock consistently coincides with the location of Knoxville's low-income families, particularly in those neighborhoods that have not experienced revitalization.

Areas that are comprised of houses with one or more condition issues are also the communities of dwelling units that report lower property values. As a result, they are the units that lower income residents can afford. That lends socio-economic bias to health hazards among Knoxville's residents – those most economically disadvantaged are also those exposed to the greatest risk of lead-based paint hazards.

The lead risk index is used to rank census tracts based on relative risk of exposure to lead. Risk factors for lead exposure include age of housing stock and area poverty rate. Ranks range from 1 to 10, with a higher rank corresponding to a higher risk of exposure to lead. Data is suppressed for census tracts with more than fifty percent of the population living in group quarters (Source: Policy Map.com).

Note that Knoxville's very oldest housing stock is concentrated in Sequoyah Hills (Census Tract 71), Holston Hills (Census Tract 33), Fourth and Gill (Census Tract 66), and Old North Knoxville (Census Tract 15). Those areas are home to some of the highest value dwellings in the city.

Discussion

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

Introduction

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

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	2,534	73	991	2,781	351	3,739	270	0	2,475
# of accessible units			0						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

KCDC (PHA) Data

Data Source Comments:

Describe the supply of public housing developments:

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

Currently KCDC manages 28 sites totaling 3,525 units. Three of these remain LIPH. All other sites have been converted to PBRA/RAD. RAD has allowed KCDC to leverage funds to address the physical needs of its properties; additionally, some properties have taken advantage of the Low

Income Housing Tax Credit program through our State. All KCDC sites will be under the RAD program by 2025. Complete Neighborhood revitalization has occurred at the former Taylor Homes (now Five Points) neighborhood, transforming the site with all new construction of units with one to five bedrooms. The last phase of this project is to be completed by end of 2020. A new neighborhood revitalization plan is in process currently via RAD/LIHTC for Austin Homes, which was recently demolished.

Public Housing Condition

Public Housing Development	Average Inspection Score
Cagle Terrace	94
Northgate Terrace	86
Western Heights	70
AVG	82

Table 38 - Public Housing Condition

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

KCDC has been transitioning our Low-Income Public Housing properties to Multi-Family Project-Based Rental Assistance via the federal HUD Rental Assistance Demonstration for the last four years. KCDC has received CHAP (Commitment to enter into Housing Assistance Payment) Awards for all converting RAD properties except for the two high-rises listed above and Western Heights. Applications for these LIPH properties to be a part of the Rental Assistance Demonstration will be shortly in order to convert 100% of our LIPH portfolio to RAD/ PBRA. Note that to get Western through to RAD, a PIH Emergency Grant was awarded in 2018, and the site has been undergoing some renovation to address issues that cannot be put off until RAD conversion. Additionally, KCDC was awarded a Portfolio-Wide Project-Based Rental Assistance conversion for Dr. Lee William’s Senior Complex and Walter P. Taylor Homes that consisted of four phases, the fourth which began leasing in 2020. KCDC will continue to manage remaining properties under the LIPH program until RAD conversion has been accomplished agency-wide.

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

KCDC continually seeks opportunities to improve upon and add to Knoxville’s affordable housing stock. Beyond its own housing, KCDC seeks to manage its Section 8 Voucher Programs which provide subsidized housing through private landlords in the community. KCDC has been a key part of the planning for new vouchers under the Project-Based Voucher programs, as well as through the Veteran’s Administration, Family Unification, and Mod Rehab programs. KCDC’s executive team is in constant communication with the City of Knoxville, as KCDC is the local Redevelopment Authority, regarding additions to the housing stock within the city and in Knox County.

Discussion:

The City of Knoxville is in frequent communication with KCDC about challenges and opportunities to improve Knoxville’s public housing stock. Additional plans for improving existing housing stock include:

- Completing RAD Conversion at remaining LIPH sites.
- Work with the community to bring in additional Project-Based Vouchers to Knoxville/Knox County.
- Wrapping up revitalization of Five Points Neighborhood and beginning Phase 1 Construction of Neighborhood Revitalization at the former Austin Homes site, which will be a mixed income site.
- Attracting additional private landlords to our Section 8 Housing Choice Voucher Program.

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

Introduction

Based on information in the draft 2020 housing inventory count for the Knoxville-Knox County Continuum of Care, this community provides a significant array of shelter, services, and housing for the homeless. A large portion of those beds and services slots are available to serve broad needs, but there are also some that are designated to serve specific populations and needs. Households with adults and children are served with a number of designated emergency shelter beds, with a majority of those designated specifically for families that are escaping domestic violence situations. Rapid Re-housing programs provide families with help to gain access to permanent housing. Chronically homeless households and military veterans benefit from designated permanent supportive housing beds, both in specified housing developments and in scattered site locations, supported with housing choice vouchers. Unaccompanied youth have been served with runaway shelter beds in a scattered-site program model.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	69	0	17	240	0
Households with Only Adults	345	0	241	379	0
Chronically Homeless Households	0	0	0	102	0
Veterans	0	0	40	113	0
Unaccompanied Youth	4	0	10	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: City of Knoxville Office on Homelessness

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

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

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

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

Knoxville has an additional need for emergency shelter, transitional housing, and affordable permanent housing for families with children. Of particular note is the need to accommodate families in various configurations without breaking up the family unit, including single man with children, families with adolescent male children, etc. There continues to be an acute need for affordable housing, and for permanent supportive housing in order to serve the chronically homeless population.

As of this writing the COVID-19 national emergency is underway, and the future impact of the economic impact are as of yet unknown. It is extremely likely that the impact will significantly increase and exacerbate the needs of housing and services to serve people who have become homeless.

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

Introduction

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

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

The City's community engagement process and CHAS data reinforce the need for permanent supportive housing in Knoxville. The City and its community partners share a belief that most special populations should establish adequate housing first, and then receive wrap around services that meet their specific needs. This strategy is one way the City cares for the elderly, frail elderly, persons with disabilities, persons with substance abuse issues, and persons with HIV/AIDS.

The City of Knoxville helped to fund the operations of Permanent Supportive Housing at Minvilla Manor and Flenniken Landing with local funds. Both apartment buildings offer onsite case management services for their residences. Minvilla has 57 apartment units, and Flenniken has 48. The City of Knoxville also plans to partially support the development of 48 units of permanent supportive housing on Fifth Avenue.

Other local initiatives that are supported by the City include several housing complexes that serve only one special population including housing for seniors and/or frail seniors, domestic violence victims, individuals with disabilities and/or substance abuse challenges, and individuals with HIV/AIDS.

The City also supports low-barrier shelter, although more low-barrier housing is also needed especially by people with HIV/AIDS.

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

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

Staff of institutions stay abreast of available options in transportation, housing, peer support and other resources in order to share them with their patients, pending facility discharge. With state mental health funding, the Helen Ross McNabb Center operates a program that provides some resources to help mental health care patients being discharged from an institutional setting with funds to get established in housing. Unfortunately, there is not enough available housing for people with disabilities, seniors, and veterans to allow for successful discharge into supportive housing for all patients, so a number of people are moved to another institutional setting such as nursing homes, into the homes of family members, or discharged “to the streets.”

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

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

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

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

The following projects relate directly to the one year, 2020-2021 Annual Action Plan (defined in more detail in section AP): Owner Occupied Housing Rehabilitation; Emergency Home Repair; Minor Home Repair and Accessibility Modifications; and Rental Housing Rehabilitation and Development.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Zoning

Inclusionary Zoning: The State of Tennessee does not allow cities to implement inclusionary zoning. Inclusionary zoning is a policy that was first developed in the 1970s in response to exclusionary and often racially segregated zoning. It is a popular tool for getting the private market to subsidize affordable housing.

Density: Density requirements can make affordable housing infeasible for the developers. Minimum density requirements can make some affordable housing projects cost prohibitive.

Property Taxes

The median property value in Knoxville grew by \$4,200 from 2016 to 2017. However, reappraisal of properties in Knoxville is not consistent throughout the geographic region as some areas in western and northern Knoxville have seen a sharp increase. Tennessee Housing Development Agency (THDA) reported that property affordability from 2008-2012 to 2013-2017 has decreased in Knox County by 2.5 to 5%. The housing price appreciation in Knoxville Metropolitan Statistical Area (MSA) has stressed the existing stock of housing. At the end of 2019 the House Price Index for Knoxville MSA increased by 14% (U.S. Bureau of Economic Analysis). Knoxville residents pay City and County taxes - both increasing the total percentage of property taxes paid by residents. For homeowners with limited income, higher property taxes create financial situations that can threaten housing stability. Property taxes also affect affordable housing developers, especially those with rent restricted properties (such as LIHTCs) that cannot raise rents to offset property taxes.

Funding

Federal funding for housing has been declining since 2010 (except in 2018) and LIHTCs being low in number are awarded on a competitive basis limiting the extent of use. Public agencies have found innovative means to build stability in the housing market but it is still not enough when compared with the large numbers of Low-Income households in Knoxville.

Additionally, barriers to affordable housing also include: Homogeneity in housing stock and Credit related challenges for applicants.

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

Introduction

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	133	104	0	0	0
Arts, Entertainment, Accommodations	10,564	22,204	18	16	-2
Construction	2,464	6,328	4	5	1
Education and Health Care Services	11,713	29,974	20	22	2
Finance, Insurance, and Real Estate	4,159	10,383	7	8	1
Information	1,470	4,548	3	3	0
Manufacturing	4,702	4,832	8	4	-4
Other Services	2,178	4,215	4	3	-1
Professional, Scientific, Management Services	5,286	11,185	9	8	-1
Public Administration	0	0	0	0	0
Retail Trade	9,848	25,943	17	19	2
Transportation and Warehousing	2,422	5,745	4	4	0
Wholesale Trade	3,307	9,628	6	7	1
Total	58,246	135,089	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	94,938
Civilian Employed Population 16 years and over	87,630
Unemployment Rate	7.74
Unemployment Rate for Ages 16-24	18.96
Unemployment Rate for Ages 25-65	5.51

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	18,649
Farming, fisheries and forestry occupations	3,930
Service	10,465
Sales and office	23,514
Construction, extraction, maintenance and repair	6,422
Production, transportation and material moving	4,169

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	67,954	82%
30-59 Minutes	12,520	15%
60 or More Minutes	2,535	3%
Total	83,009	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,160	800	4,660

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	15,815	1,888	7,530
Some college or Associate's degree	21,325	1,555	5,140
Bachelor's degree or higher	24,455	810	3,390

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	304	750	985	1,325	1,835
9th to 12th grade, no diploma	2,445	1,490	1,720	3,360	2,813
High school graduate, GED, or alternative	7,480	7,320	4,625	13,297	8,328
Some college, no degree	17,265	6,085	4,469	8,375	5,039
Associate's degree	1,140	2,919	2,060	4,103	1,683
Bachelor's degree	3,485	7,073	4,225	6,560	3,095
Graduate or professional degree	350	3,880	2,848	4,098	2,495

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,394
High school graduate (includes equivalency)	24,214
Some college or Associate's degree	28,954
Bachelor's degree	39,438
Graduate or professional degree	50,034

Table 46 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2011-2015 ACS 5 Year Estimate
Data Source Comments:

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

According to Table 41- Business Activity, almost 58,250 workers were employed in jobs across thirteen sectors in Knoxville. Education and Health Care Services, Arts, Entertainment, Accommodations, and Retail Trade were the top three sectors of the thirteen businesses employing 32,125 people.

Describe the workforce and infrastructure needs of the business community:

The same three sectors as above were also where the largest gap (45,996) between number of jobs to number of workers existed, too: Education and Health Care Services (deficit of 18,261 workers), Retail Trade (deficit of 16,095 workers), and Arts, Entertainment, Accommodations (deficit of 11,640 workers). Three additional sectors showed a gap of over 5,500 workers to jobs: Wholesale Trade (a deficit of 6,321 workers), Finance, Insurance and Real Estate (a deficit of 6,224 workers), and Professional, Scientific, Management Services (a deficit of 5,889 workers).

According to U.S. Census Bureau information (*OnTheMap*, 2015 data), there were 141,229 people employed in the city of Knoxville, with less than one-quarter of those (32,479 or 23%) employed and living in the city of Knoxville. More than three-quarters of people (108,750 or 77%) employed in the city were living outside the city. Of 61,037 people living in the city of Knoxville, a little more than half (32,479 or 53.2%) worked in the city. The remainder (28,558 or 46.8%) lived in the city but commuted outside the city for their employment. Of the 32,479 people employed and living in the city of Knoxville at the time: 8,606 (26.5%) earned the minimum wage (\$7.26/hour) working full-time; almost 30% (9,713 people) were age 29 years or younger; and 19% (6,178 people) were age 55 years or older. Further, of the 28,558 people living in the city of Knoxville working outside the city: 7,089 (24.8%) earned the minimum wage; almost 28% (7,972 people) were age 21 years or younger; and almost 19% (5,324 people) were age 55 years or older. The city of Knoxville is located within Knox County. While the estimated number of people who lived in Knox County was 178,544, just over a third (59,343 or 33.2%) worked outside Knox County. Commuting expenses present a significant impact on the household budgets of city residents who work outside the city limits, especially on those who earn minimum wage and are typically lower-earning employees in their twenties and those older than 55. Of those who commute, the majority do so in a privately-owned vehicle and the majority also drive alone to work, resulting in considerable expense. AAA estimated the cost of owning and operating a personal automobile (including fuel, insurance, maintenance, finance charges, and depreciation) averaging about \$.58/mile or \$8,700/year average in 2015 (2015 ACS, 1 Year Estimates). The lack of public transportation outside of the Knoxville city limits, in Knox County and surrounding Knoxville Metropolitan Statistical Area (MSA) is a barrier for many low-income city residents to access jobs.

According to *Workforce Housing*, part of the Metropolitan Planning Commission's Technical Report Series published in July 2017, the major job centers are located closer to the interstate highways and major arterial roads, where housing is more disbursed. "As more people move further away from employment centers, work commute distances increase, raising the cost of transportation and having an impact on housing affordability."

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

Knoxville is the economic hub of the East Tennessee region, the largest urban center in a metropolitan area of 852,159 people (2011-2015 Five Year Estimates). According to knoxvillejobs.com, the Knoxville MSA has “hundreds of large companies that offer a variety of good-paying jobs.” With more than 13,000 jobs, the U.S. Department of Energy’s Oak Ridge National Laboratory and Y-12 Facility are the region’s largest employer (Professional, Scientific, and Management and Administrative and Waste Management Services) – accounting for some of the out-migration of workers from the city of Knoxville (noted in Table 41 – jobs less workers column). Other companies with more than 3,000 employees include: the State of Tennessee Government; Knox County Government; Covenant Health; Tennova Healthcare; University Health Services (the University of Tennessee is a major local employer of Educational Services and Health Care and Social Assistance); Knox County Schools; Wal-Mart; KVAT Food Stores; and Denso Manufacturing (Blount County).

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

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

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

The East Tennessee Development District Strategic 2018-2021 Comprehensive Economic Development (CEDS) Strategic Plan corroborates the need for “a skilled labor force, advanced technological resources, strong workforce development facilities with reliable water supply, wastewater treatment capacities and a communication structure that supports the needs of today and future industries.” They also

reported that for the upcoming five-year period (2016-2021), Knox County (\$3,593,546,322) has the highest total estimated cost for infrastructure improvements in the region.

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

The area's youngest workers, those 18 to 24 years of age, represent the future workforce, but 31.5% only have a high school education or less. Gaining employment is challenging for the city's younger workers, and having limited education exacerbates that problem. According to Table 42 – Labor Force, while unemployment in Knoxville was 7.7% (which is already higher than both the state and U.S. rates), among young workers (16 to 24 years of age), that rate is notably higher at 18.96%. And by education level, workers with only a high school education have a 7.5% unemployment rate. Those with less than a high school education are confronted with even greater difficulty – 8.3% are unemployed. Area workers with some college or an associate's degree report 5.5% unemployment (closer to the state and U.S. rates of 5.3%), while those with a bachelor's degree or higher report only 2.8% unemployment.

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

According to a new analysis by the TN Department of Education, TN Higher Education Commission, and TN DoL and Workforce Development, 75% of programs of study offered by districts in the 2017-18 school year were aligned with regional workforce needs. According to this analysis, the programs of study with the most aligned in-demand occupations are residential and commercial construction, machining technology, and mechanical, electric, and plumbing systems. Forty-seven percent of the 2016 high school graduates concentrated in a CTE career cluster by taking at least three courses within a program of study. The most common career clusters were health science, human services, and agriculture. (Source: ETDD)

There are a number of organizations supporting workforce development programs in Knoxville: Pellissippi State Community College; CAC Workforce Connections; CAC WIA Youth Program; Knoxville Leadership Foundation's KnoxWorx; and ETHRA Workforce Development/American Job Center system.

Ensuring the region's labor pool meets current and future workforce needs is critical to the continued growth and vibrancy of Knoxville's business community. The Knoxville Chamber of Commerce takes an active role in reinforcing a robust K-12 curriculum and guide the creation of relevant postsecondary training programs. Other educational initiatives include: Tennessee Achieves and Tennessee Promise.

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

Yes

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

The 2018-2021 CEDS report is comprised of four main elements: a Summary of economic conditions of the area (which was used to inform much of this section of the Consolidated Plan); A SWOT Analysis (Strengths, Weaknesses, Opportunities and Threats) of the region's economic and community development conditions; a Strategic Plan aligned with the SWOT Analysis; and a Framework for evaluation.

While the City of Knoxville administration shares many of the goals and objectives in the CEDS Strategic Plan, the following are those that overlap with the City of Knoxville's Consolidated Plan:

Goal: Improve the region's workforce development institutions and programs

Objective: Support and participate in programs that initiate workforce development housing that is available and affordable.

Objective: Promote high school career academy pipelines to support the need for skilled labor pools and workforce development.

Goal: Focus on technology driven economic development opportunities

Objective: Focus on business development within "green" technology areas.

Goal: Promote economic resilience and enhance the region's capability to quickly recover from economic downturns and natural or man-made disasters

Objective: Decrease reliance on the power grid by promoting energy efficiency programs in the residential sector.

Objective: Develop strategies to construct low and moderate income housing opportunities to serve support workers in the local economy.

Discussion

While the unemployment rate in the city of Knoxville was fairly low (4.2%), wages are also low. According to the Bureau of Labor Statistics (May 2018 News Release), the mean hourly wage for all

occupations, for Knoxville is \$21.70 compared to \$24.98 for the U.S., a 13% difference. Certain populations are also disproportionately impacted by low wages and high unemployment. According to the 2013-2017 ACS, 41.6% of Blacks/African Americans Knoxville households live below the poverty line, compared to the national average of 25.2%. Deniece Thomas, Deputy Commissioner of Workforce Learning and Development with the Tennessee Department of Labor and Workforce Development, said in a community meeting on January 6, 2020, that, “labor force participation among adult African American males is lower than it was during The Great Depression.” She went on to say that the reason is that “wages are not keeping up with economic growth.” She also said, “Barriers to employment like transportation, childcare, etc. are the same barriers that keep Black/African American people from school/training.”

A high school education alone is no longer sufficient for current and future employers. However, 27.5% of Knoxville’s population (18 years and over) only have a high school education, (includes equivalency). Gaining employment is challenging for the area’s young workers, and having limited education exacerbates that problem. With more than 40% of the region’s workers eligible to retire over the next two decades, there will be other challenges. New efforts must be directed to post-secondary education and job training to make workers employable and to attract higher quality employers to the city.

MA-50 Needs and Market Analysis Discussion

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

There are areas of the city where there are both a concentration of Low-and Moderate-Income households and households that are cost-burdened/severely housing cost burdened - these are the areas where concentrations of households are that have multiple housing problems. The Census Tracts that are eligible for Community Reinvestment Act (CRA) status defined concentration for these purposes. Low-Income tracts are those where median family income is less than 50% of area median income. Moderate-Income tracts are those equal or greater than 50% and less than 80% of AMFI. These include:

Low Income Census Tracts include: CT 26 Marble City/Sutherland Avenue/Liberty Street; CT 14 Western Heights/Beaumont; CT 70 Mechanicsville/Knoxville College; CT 29 Sharp's Ridge/Lincoln Park/Northridge Crossing (formerly Christenberry Heights); CT 67 Caswell Park/Parkridge; CT 68 Morningside; CT 19 Cherry Street to Chilhowee; CT 20 Wilson Avenue/Castle Street; and CT 21 Brooks Avenue/Delrose Drive.

Moderate Income Census Tracts include: CT 27 West Lonsdale/Sanderson Road/Liberty Street; CT 28 Lonsdale; CT 39.02 Tillery Road; CT 15 Oakwood; CT 17 Bellemorris/Cecil Avenue/New Town (north side of I-40 from Parkridge); CT 16 Edgewood/Fairmont Emoriland; CT 8 Old Sevier; CT 22 South Haven; CT 23 South Woodlawn; CT 24 Vestal; and CT 56.04 Mooreland Heights.

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

The largest racial minority in the city of Knoxville is Black/African American households, which made up 17.1% of the total population (2011-2015 ACS). While represented in neighborhoods across the city, higher concentrations of Black/African Americans were in East Knoxville (Edgewood, Parkridge, Park City, Burlington, Chilhowee, Morningside, Five Points, and Holston Hills), Mechanicsville, Western Heights, College Hills, Lonsdale, and Marble City/Sutherland Avenue areas.

The second largest share of total population are Hispanic/Latinx households which made up 3.1% of total population (2011-2015 ACS). Neighborhoods where there is concentration of this ethnicity include East Knoxville, Lonsdale, Western Heights, the Papermill/Middlebrook area, and a small portion just inside the city limits at Walker Springs.

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

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

Are there any community assets in these areas/neighborhoods?

All of the neighborhoods identified above have community assets. Many of these areas have Knox Education Foundation Community Schools that provide additional services to students and their families such as tutoring, health services and meals. Most of these areas have viable neighborhood organizations with active, involved residents. Additional assets include community and neighborhood recreation centers, churches and other faith-based organizations, public parks, non-profit organizations, public libraries and schools. Many of these neighborhoods also have historic housing stock that adds redevelopment potential. The City continues to invest in these areas through our housing and neighborhood redevelopment programs.

Are there other strategic opportunities in any of these areas?

The revitalization of the Five Points neighborhood (CTs 68, 20, and 67) is near completion. KCDC's Austin Homes (CT 68) has been demolished and construction of the new, revitalized neighborhood is underway. The main objectives of the Master Plan, developed in collaboration with the community, are to reconnect the site with the surrounding neighborhood and city, and create a sense of place that generates pride in residents. Austin Homes is envisioned as a mixed-use redevelopment that serves a variety of socioeconomic levels through the replacement of existing affordable housing (129 units), as well as the construction of new units (293 units) of affordable, workforce and market rate housing. Four phases of housing construction are envisioned from 2021-2024. The City of Knoxville has committed to investing local dollars in site improvements with the Austin Homes redevelopment. Both KCDC projects provide new affordable housing in attractive, walkable neighborhoods replacing outdated public

housing complexes. KCDC is applying for a Choice Neighborhoods planning grant from HUD for a master plan of the Western Heights (CT 14) area later this year. The Cottages at Clifton Road (CT 27), another KCDC development, are also under construction and expected to be completed later this year.

The City's street-scape improvements on Magnolia Avenue (CT 67) are continuing. These infrastructure improvements provide landscaping, sidewalks, medians, bike lanes, transit shelters, and general aesthetic upgrades along this commercial corridor in East Knoxville. Such public investments have spurred private investment in vacant or underutilized commercial buildings for economic growth and job creation, moving an area from disinvestment to investment. The streetscapes project will continue along the portion of Magnolia Avenue in CT 19. Plans for Permanent Supportive Housing development is underway by VMC in the Caswell Park area (CT 67).

The Morningside neighborhood (CT 68) will benefit from its proximity to the Austin Homes redevelopment, and the new Clayton Science Center that will be built where the current City police headquarters is located. The Knoxville Police Department plans to move into the renovated "old St. Mary's Hospital" site in the Oakwood area (CT 15).

After successful neighborhood planning efforts in Burlington (CT 20) and South Haven/South Woodlawn (CT 22/23), the East Tennessee Community Design Center is studying the Sutherland Avenue area (CT 26). NHI is also undertaking an affordable rental rehabilitation project on Sutherland Avenue.

The Old Sevier area (CT 8) is currently benefiting from streetscapes improvements on Sevier Avenue, Commercial Façade improvements, the new Suttree Landing Park, and Southside Flats affordable rental housing. South Haven and South Woodlawn (CT 22 and 23) areas are also benefiting from those activities and anticipating the new Urban Wilderness Gateway Park (expanding the Baker Creek Preserve and Play Forest completed a few years ago) at the end of the James White Parkway. South Woodlawn CT 23) is also anticipating the completion of Young High Flats, an affordable housing development. The Vestal area (CT 24) is benefiting from improvements to Mary Vestal Park and commercial façade improvements.

Hispanic Households - CPD Maps



March 13, 2020

Override 1 HispanicOrigin
B03002EST12_PCT
13.22-28.18%
0-13.22%

1:211,083
0 1.75 3.5 7 mi
0 2.75 5.5 11 km
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Hispanic Households

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The city of Knoxville has a strong level of broadband availability, as per PolicyMaps below. Exceptions, noted with the yellow/tan color, are industrial areas and the University of Tennessee. HUD also requires the “installation of broadband infrastructure at the time of new construction or substantial rehabilitation of multifamily housing that has more than four units funded or supported by HUD.” (nlihc.org). KCDC addresses this in multifamily public housing units.

The City added questions about broadband internet availability and accessibility in the development of its Community Needs survey for its 2020-2024 Consolidated Plan. *Broadband Internet* ranked fifth overall in the Community Needs survey. Comments received included: Increased access to low cost internet; Many families in Great Schools Partnership Community Schools lack access to computer/access to internet; and Knoxville needs a municipal broadband service. Comments about *Homeownership Needs* included: Many lower-income families may have access to broadband internet, but they can’t afford the cost of a computer and high speed internet subscription.

East Tennessee Development District’s CEDS also noted the importance of broadband access and its link to a positive employment situation. They also identified the cost of high speed internet subscriptions as the main barrier for the economically disadvantaged, versus availability. Coupled with the cost of the computer, applications, and security costs access is difficult for lower-income households. The map below shows the percentage of households without any type of computer between 2014 and 2018 (PolicyMap). The darkest color represents about 20% of households without a computer.

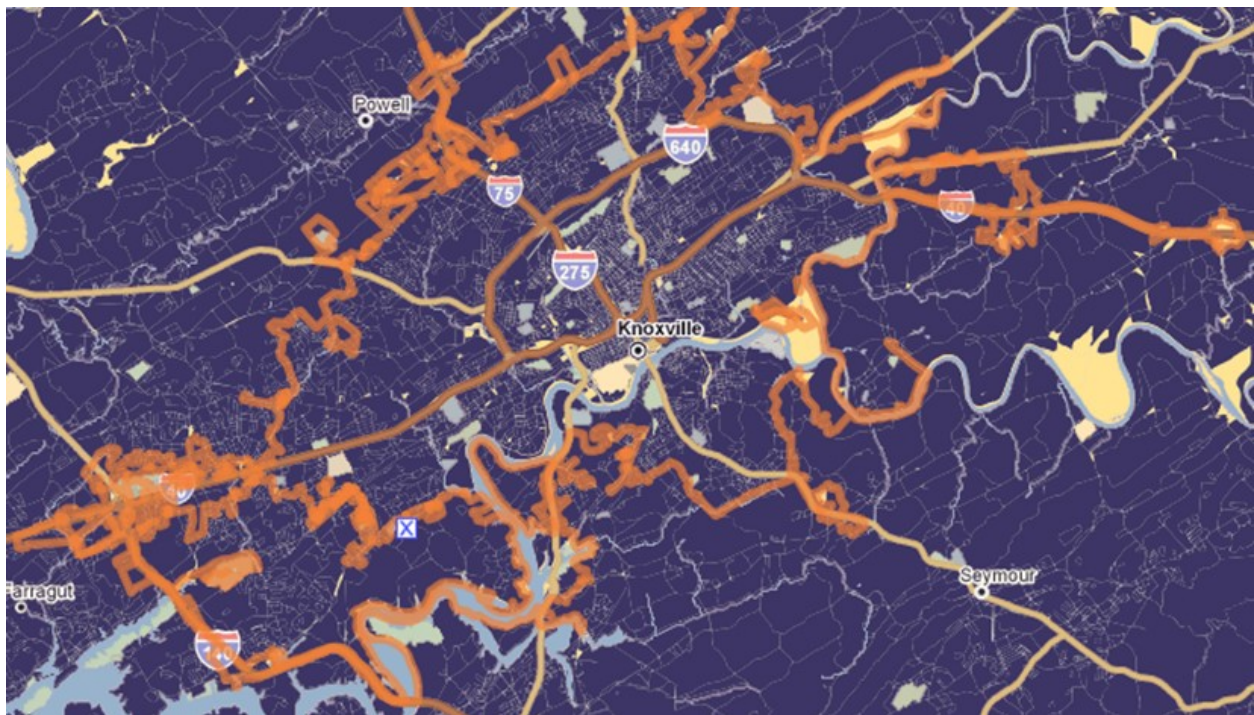
Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

As shown below, most residents of the city of Knoxville have at least two broadband providers who offer speeds of 3 Mbps, with some areas having three providers. The HUD standard is that all residents have access to 2 or more providers.

The map from PolicyMap below shows the number of residential wired internet providers with download speeds above 3Mbps in 2018. The darker the color, the more providers – 1 to 5+.

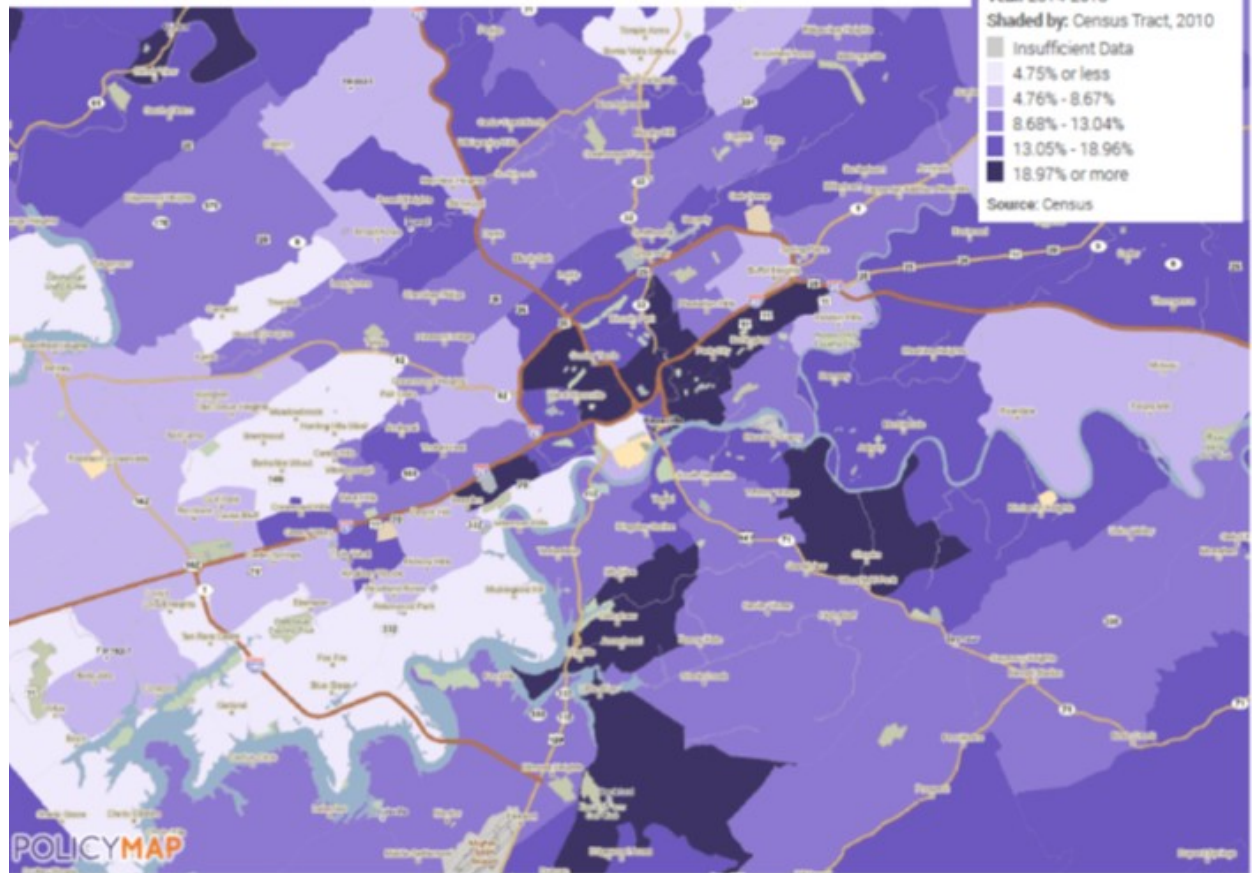
There are low cost options for internet subscriptions, especially for low-income seniors, students, and families (www.cabletv.com/blog/low-income-internet). Affordable internet services are available through two primary options:

- First, there are a variety of internet provider initiatives with discounted monthly rates that low-income families can usually access if their kids qualify for the National School Lunch Program (NSLP)
- The second option is a government assistance program called Lifeline, which offers \$9.25 per month off either internet or phone services to low-income households. Contact your Internet Service Provider (ISP) to enroll in Lifeline through it.

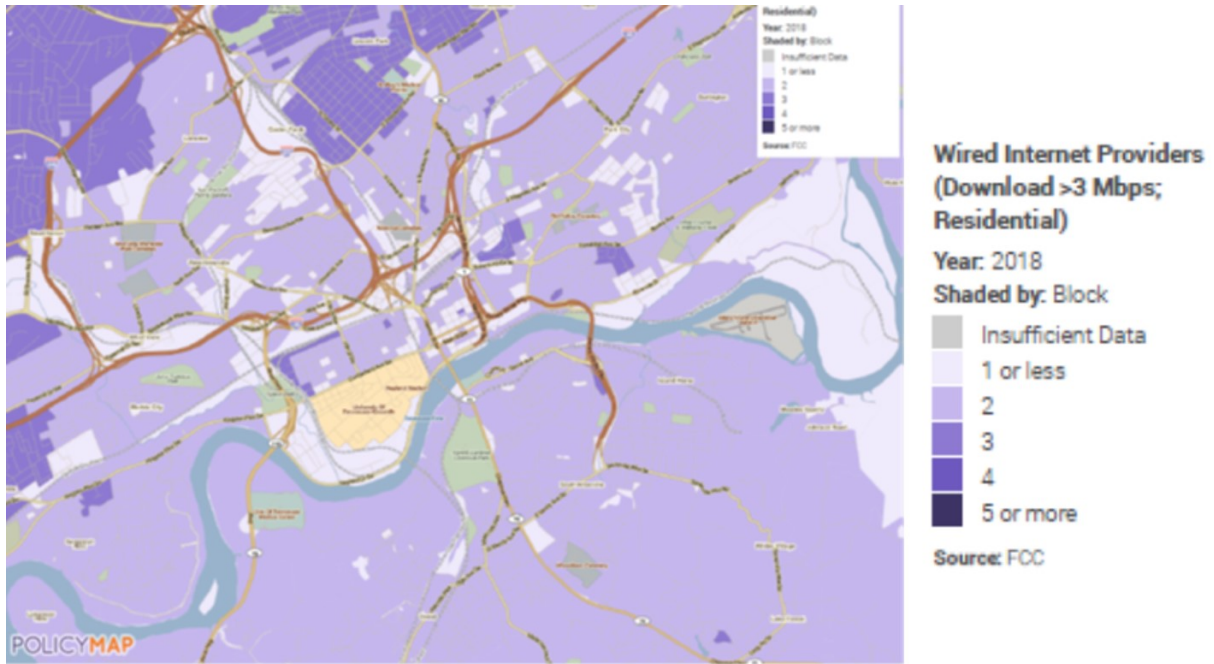


Broadband Availability

Estimated percent of households without any type of computer, between 2014-2018.



Households without Computers



Wired Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

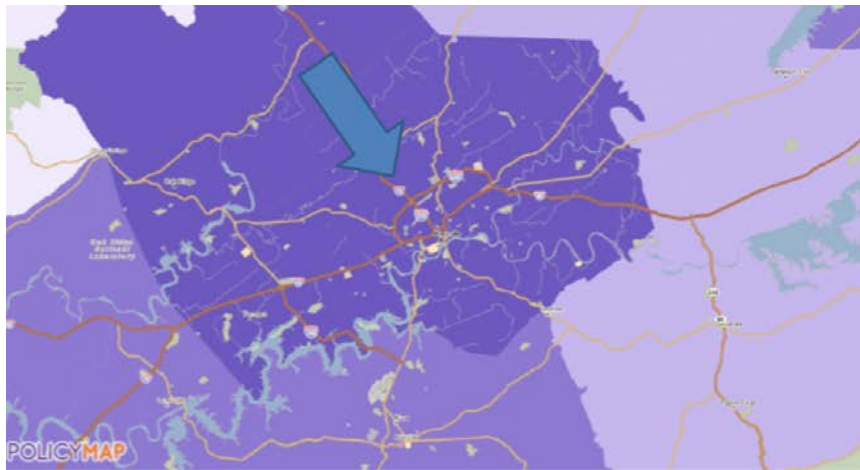
Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Knoxville, along with Knox County and the Town of Farragut, has in place a Multi-Jurisdictional Local Hazard Mitigation Plan. Data collection and analysis revealed that Knoxville has vulnerabilities regarding climate change. These include severe storms, extreme temperatures, and flooding. The data in this plan shows that Knoxville will experience a higher frequency of these events in the future. Additionally, these events will become more extreme and/or destructive in the future due to the hazards associated with climate change.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The residents of the City of Knoxville and their properties are all prone to these natural hazards. However, certain populations may be less likely to have the ability and the means to recuperate from and overcome the financial burden these hazards may place on them. These populations include households within 80% AMI, the elderly and frail elderly, families with small children, and people of color.

Resilience to natural hazards can be measured. The Baseline Resilience Indicators for Communities (BRIC) Index considers six categories of community disaster resilience: social, economic, community capital, institutional, infrastructural, and environmental. Resilience refers to the ability to prepare and plan for, absorb from, and more successfully adapt to adverse events. Such events may include floods or hurricanes in the context of BRIC. The overall resilience score is calculated by summing the category scores. Overall resilience scores can range from 0 to 6, where higher scores correspond to higher overall resilience. The map below shows Score of Overall Resilience to Natural Hazards as of 2015 for the Knoxville region as 2.78 – 2.86 out of 6 (Source: PolicyMap).



Overall Resilience Score

Year: 2015

Shaded by: County, 2010

Insufficient Data

2.61 or less

2.62 - 2.69

2.70 - 2.77

2.78 - 2.86

2.87 or more

Source: University of South Carolina

Resilience

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This plan focuses on the City's core competencies, leveraging of resources, and coordination with partner agencies and other city departments. Building on existing plans such as the City's Plan to Address Homelessness, the CoC Plan, KCDC's 5 Year Plans, and work within the City's Redevelopment Areas, this pro-active approach will help to achieve the goals of the Consolidated Plan as well as the Mayor's goals of strengthening neighborhoods, working with community partners to increase affordable housing and creating and spreading opportunity to all parts of Knoxville.

Goal: Reduce and Prevent Homelessness/Objective: Increase Affordable Permanent Housing, through: Rental Development and Rehab and PSH Development and Rehab. Objective: Prevent Homelessness and Displacement, through: Emergency Home Repair, including accessibility modifications; Homelessness Prevention Services; and Housing Payment Assistance. Objective: Connect People to Resources, through: Rapid Re-housing; Case Management; Health Services; Employment/Economic Stability; Street Outreach; and HMIS. Objective: Provide Emergency Shelter/Provide Emergency Services.

Goal: Stabilize and Revitalize Neighborhoods/Objective: Increase Housing Affordability through: Development, by Partnering with CHDOs and others and Providing Down Payment/Closing Cost Assistance to CHDO Home Buyers. Objective: Prevent Displacement through: Housing Rehab; Design and TA; and Home-based Supportive Services for Special Populations. Objective: Support Stabilization/Maintenance activities on Blighted Properties. Objective: Support Improvements to Public Infrastructure, through: Pedestrian and Vehicular Street Improvements and Storm Water Improvements. Objective: Support Public Facility Improvements/Energy Conservation.

Goal: Create Economic Opportunity/Objective: Create Job Opportunities, through: HUD-funded Affordable Housing Construction Activities and HUD. Objective: Support Employment and Job Training/Public Service (Workforce Development). Objective: Increase Economic Opportunity, through: Development of a Construction-related Job Pipeline, Workforce Development; Creation of a Central Repository of Contractors/Subcontractors; and Support Capacity-building within the Community, including Design and TA.

Goal: Enhance the Availability/Accessibility and Quality of Affordable Housing/Objective: Increase Rental Housing, through: New Construction and Rehab. Objective: Increase Owner-occupied Housing, through: Partnering with CHDOs; Down Payment/Closing Cost Assistance to CHDO Home Buyers; and Rehab. Objective: Increase PSH. Objective: Support Energy Efficiency in Housing Development. Objective: Support Broadband Internet in Housing Development. Objective: Provide TBRA

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

Geographic Area

Table 47 - Geographic Priority Areas

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

General Allocation Priorities

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

The projects and activities proposed in this 2020-2024 Consolidated Plan serve low- to moderate-income residents and neighborhoods within the City of Knoxville. Knoxville is the third largest city in the state and the largest city in East Tennessee, with a population of 183,065 according to CHAS data, 2011-2015 (or 185,429 ACS 2014-2018). The City boundary comprises 104.2 square miles.

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

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Reduce and Prevent Homelessness
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Non-housing Community Development
	Geographic Areas Affected	Geographic Target Area 1
	Associated Goals	Administration Housing Program Delivery Owner-occupied Housing Rehabilitation Community Housing Development Organizations (CHDO) Public Services - Workforce Development Emergency Home Repairs Minor Home Repairs Rental Housing Rehabilitation and Development Homeless Services

	Description	The City of Knoxville intends to reduce homelessness by supporting the development or rehabilitation of rental housing and permanent supportive housing. The City intends to prevent homelessness and displacement of LMI residents through supporting emergency home repair services and Homelessness Prevention services. The City intends to support connection of residents to the resources they need to shorten the length of homelessness including Street Outreach, Case Management, Health Services, Employment and Economic Stability, and HMIS. The City intends to support the provision of Emergency Shelter (including low-barrier shelter) and Emergency Services. During the Coronavirus/COVID-19 pandemic, the City will support Homelessness Prevention activities, Emergency Shelter services and/or Rapid Re-housing services, and Public Service projects to prevent homelessness, including Housing Payment Assistance.
	Basis for Relative Priority	The citizen participation and consultation process identified homelessness as the highest priority community need in surveys, meetings, and questionnaires.
2	Priority Need Name	Stabilize and Revitalize Neighborhoods
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Geographic Target Area 1

Associated Goals	Administration Housing Program Delivery Owner-occupied Housing Rehabilitation Design and Technical Assistance Community Housing Development Organizations (CHDO) Down Payment and Closing Cost Assistance Emergency Home Repairs Rental Housing Rehabilitation and Development Blighted Property Stabilization/Maintenance								
Description	The City intends to stabilize neighborhoods by preventing displacement of LMI residents through: Housing rehabilitation; Assisting LMI renters become homeowners through CHDO-developed housing development and Homebuyer’s Assistance; Supporting home-based services for special populations. The City intends to revitalize neighborhoods by: Supporting current business owners in LMAs through Design and Technical Assistance (to participate in the City’s Commercial Façade Improvement program); and Providing maintenance activities on blighted properties so as to create opportunities for future housing and commercial development.								
Basis for Relative Priority									
3	<table border="1"> <tr> <td data-bbox="235 1094 427 1188"> Priority Need Name </td> <td data-bbox="427 1094 1430 1188"> Create Economic Opportunity </td> </tr> <tr> <td data-bbox="235 1188 427 1247"> Priority Level </td> <td data-bbox="427 1188 1430 1247"> High </td> </tr> <tr> <td data-bbox="235 1247 427 1751"> Population </td> <td data-bbox="427 1247 1430 1751"> Extremely Low Low Moderate Middle Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development </td> </tr> <tr> <td data-bbox="235 1751 427 1887"> Geographic Areas Affected </td> <td data-bbox="427 1751 1430 1887"> Geographic Target Area 1 </td> </tr> </table>	Priority Need Name	Create Economic Opportunity	Priority Level	High	Population	Extremely Low Low Moderate Middle Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development	Geographic Areas Affected	Geographic Target Area 1
Priority Need Name	Create Economic Opportunity								
Priority Level	High								
Population	Extremely Low Low Moderate Middle Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development								
Geographic Areas Affected	Geographic Target Area 1								

	Associated Goals	Administration Housing Program Delivery Owner-occupied Housing Rehabilitation Design and Technical Assistance Community Housing Development Organizations (CHDO) Public Services - Workforce Development Emergency Home Repairs Minor Home Repairs Rental Housing Rehabilitation and Development
	Description	The City of Knoxville intends to create economic opportunity by creating job opportunities through HUD and other funded construction activities. The City intends to support employment and job training through Workforce Development (Public Service). The City intends to support the: Development of a construction-related job pipeline that includes Workforce Development (Public Service); Creation of a central repository of contractors and subcontractors; and Capacity-building within the community, including Design and Technical Assistance.
	Basis for Relative Priority	The citizen participation process identified economic development needs as the third highest priority community need in surveys and meetings. Creating economic opportunity also helps stabilize and revitalize neighborhoods and reduces and prevents homelessness.
4	Priority Need Name	Available/Accessible/Quality/Affordable Housing
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	Geographic Target Area 1
Associated Goals	Administration Housing Program Delivery Owner-occupied Housing Rehabilitation Community Housing Development Organizations (CHDO) Down Payment and Closing Cost Assistance Emergency Home Repairs Minor Home Repairs Rental Housing Rehabilitation and Development

Description	The City of Knoxville intends to enhance the availability, accessibility, and quality of affordable housing by: Increasing affordable rental housing through new construction and rehabilitation; Increasing affordable owner-occupied housing through partnering with CHDOs, helping LMI renters become homeowners with down payment and closing cost assistance, and by homeowner rehabilitation activities; Increasing Permanent Supportive Housing; Supporting broadband internet and Supporting energy conservation/energy efficiency in housing development.
Basis for Relative Priority	The citizen participation and consultation process identified affordable housing needs as a high priority community need in surveys, meetings, and questionnaires. Promoting affordable housing also stabilizes and revitalizes neighborhoods, creates economic opportunity, and assists with reducing and preventing homelessness.

Narrative (Optional)

This section is a more detailed description of the Priority Goals and Objectives.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The city of Knoxville does not intend to fund TBRA at this time. KCDC provides TBRA for the city of Knoxville.
TBRA for Non-Homeless Special Needs	Please see the above.
New Unit Production	<p>Rental Housing: Data in this plan supports the need for more affordable rental housing development, especially for Small Family Households. There’s clearly a need for more zero and one bedroom units for single-person households, one and two bedroom units for small family households, and housing with supports for people who are the frail elderly (age 75 years plus) and/or have a disability. More permanent supportive housing is needed for the chronically homeless. More rental housing affordable to those within 0-30% HAMFI and accessible by public transit is needed. Energy-efficiency and access to broadband internet are important. The City intends to use its own locally-funded Affordable Rental Development Fund (ARDF) primarily to support development and new construction of affordable rental units.</p> <p>Home-buyers: Data shows over 5,000 renter households within 50-80% AMI that are not cost-burdened. These households could, with down payment/closing cost assistance and affordable mortgages, become homeowners. The City will use HOME funds to support the development of affordable, single-family houses with its CHDO partners, and assist home-buyers with down payment and closing cost assistance to purchase (including lease-purchase) CHDO-developed houses.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>Rental Housing: Data in this plan supports the need for stabilizing the existing stock of affordable rental housing. Rehab of rental housing is critical to preventing homelessness and displacement of LMI households. Energy-efficiency improvements and weatherization help to keep renter’s utility expenses affordable. The City intends to use its HOME funds to work with CHDOs and other property owners to rehabilitate rental property.</p> <p>Owner-occupied Housing: Data in this plan supports the need for emergency home repairs, minor home repairs, including accessibility modifications, as well as substantial rehabilitation to stabilize the existing housing stock as well as prevent the displacement of LMI households. Energy-efficiency improvements and weatherization help to keep utility expenses affordable. The City intends to use CDBG and HOME funds to provide rehab to LIMI households.</p>
Acquisition, including preservation	<p>Vacant, foreclosed and underused properties continue to be a blight on neighborhoods. The City will continue to acquire blighted properties with local, general funds where it makes sense. Ideas abounded from the City’s focus groups with affordable housing developers CHDOs with regard to increasing the amount and variety of affordable housing options. The use of land banks to facilitate the process of homeownership, incentivizing tax sale properties for affordable housing development, increased funding for acquisition for Section 8 homeownership, and flexibility in funding to allow more acquisition-rehab, and increasing single-family housing development in Opportunity Zones will be considered where it is feasible.</p>

Table 49 – Influence of Market Conditions

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

Introduction

The City of Knoxville was notified by HUD in February 2020, that it would be receiving a Community Development Block Grant (CDBG) allocation of \$1,761,814, a HOME Investment Partnerships Grant (HOME) allocation of \$1,151,264, and direct allocation of Emergency Solutions Grant (ESG) of \$148,849 for PY2020-2021. These amounts represent a 4% increase (+\$67,802) in CDBG and a 10% increase (+\$107,307) in HOME funds, for a total increase of \$175,109 from PY2019-2020. Although the City will be receiving a direct ESG allocation beginning in PY2020-2021, it is over 7% (\$12,401) less than it received from the State of Tennessee's ESG allocation for PY2019-2020.

Program Income is derived from payments on loans the City made to low and moderate-income (LMI) homeowners who participated in the Owner-Occupied Housing Rehabilitation program, funded by CDBG and HOME funds. Federal regulations require, generally, that CDBG Program Income funds be used to pay program expenditures before funds are drawn down from HUD. The requirements for the expenditure of HOME Program Income allow for the funds to be allocated and budgeted to projects and activities in the Annual Action Plan. The City anticipates that program income to be received during the PY2020-2021 program year as \$110,000 for CDBG and \$500,000 for HOME.

Any unspent prior year funding is the result of activities that were cancelled, delayed indefinitely, not committed, or were completed under-budget. These funds are reallocated in the budget and Annual Action Plan. The City estimates prior year funds that may not be spent by June 30, 2020 (current PY2019-2020) as approximately \$200,000 for CDBG and \$1,077,136 (prior years' Program Income) for HOME.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,761,814	100,000	290,896	2,152,710	7,356,766	Level funding and reduction in PI by 10% per year
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,151,264	500,000	1,665,598	3,316,862	6,605,056	Level funding

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	148,849	0	0	148,849	595,396	Level Funding

Table 50 - Anticipated Resources

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

The City of Knoxville utilizes a significant amount of local funds to support activities to address the four priority areas identified during the Consolidated Planning process. 1. Reduce and Prevent Homelessness: the City supports the Office on Homelessness and grants to agencies that assist the homeless (\$1,099,400*); 2. Stabilize and Revitalize Neighborhoods: the City funds the Office of Neighborhoods and Community Schools (\$425,000*). Prior to the Coronavirus/COVID-19 pandemic, it also supported acquisition and stabilization of blighted/abandoned properties (\$100,000*); Chronic problem properties (\$100,000*); and Historic Preservation (\$500,000*); 3. Create Economic Opportunity: the City has an Office of Business Support, among other programs assisting small and minority-owned businesses in the city. Prior to the Coronavirus/COVID-19 pandemic, it also supported the Commercial Façade Improvement program (\$500,000*). 4. Enhance the Availability, Accessibility, and Quality of Affordable Housing: the City funds the Affordable Housing Trust Fund with the East Tennessee Foundation with local funds (\$323,000*); KCDC (Knoxville’s PHA) with local funds to support infrastructure development in the Austin Homes redevelopment plan

(\$4.5M*); and the Affordable Rental Development Fund (ARDF) that will leverage investment in the development of new affordable rental housing (\$2.5M*).

According to a 2019 study by City staff, HUD CDBG and HOME funds of \$25.2M (from PY2011- to mid-year PY2018) leveraged \$20.3M in private funding, City funds for KCDC Five Points Redevelopment of \$13M leveraged \$61.9M, and the City's \$3.8M allocation from the Affordable Rental Development Fund (ARDF) were leveraging \$86.2M in private investment.

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

On April 24, 2020, HUD granted a waiver request to the City that reduced its HOME Matching Contribution Requirement by 100% for FY2020 and FY2021, to ease the burden on participating jurisdictions and eliminate the need for them to identify other sources of match for HOME activities, due to the Coronavirus/COVID-19 pandemic. The match reduction applies to funds expended by participating jurisdictions in Presidentially-declared disaster areas between October 1, 2019, and September 30, 2021. The City of Knoxville is a participating jurisdiction and the President approved a major disaster declaration for the state of Tennessee on April 2, 2020.

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

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

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
KNOX COUNTY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
KNOXVILLE'S COMMUNITY DEVELOPMENT CORPORATION	PHA	Public Housing	Jurisdiction
Knoxville Knox County Metropolitan Planning Commission	Government	Planning	Jurisdiction
KNOXVILLE KNOX COUNTY COMMUNITY ACTION COMMITTEE	Public institution	Homelessness Non-homeless special needs Planning public services	Jurisdiction
Knoxville/Knox County Continuum of Care	Continuum of care	Homelessness	Jurisdiction
KNOXVILLE AREA URBAN LEAGUE	Non-profit organizations	Ownership	Jurisdiction
University of Tennessee/Knox HMIS	Public institution	Homelessness Planning	Jurisdiction
Bridge Refugee Services	Non-profit organizations	Homelessness Non-homeless special needs public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Catholic Charities of East Tennessee	Community/Faith-based organization	Homelessness	Region
CENTRO HISPANO DE EAST TENNESSEE	Non-profit organizations	Non-homeless special needs public services	Region
EAST TENNESSEE COMMUNITY DESIGN CENTER	Non-profit organizations	Economic Development Planning neighborhood improvements	Region
EAST TENNESSEE HOUSING DEVELOPMENT CORPORATION	CHDO	Ownership Planning Rental	Region
Elmington Capital Group	Developer	Rental	State
Dover Development Corporation	Developer	Rental	Region
Helen Ross McNabb Center	Non-profit organizations	Homelessness Non-homeless special needs Rental public facilities public services	Region
Homesource east tennessee	CHDO	Non-homeless special needs Ownership Rental public facilities public services	Region
KNOXVILLE HABITAT FOR HUMANITY, INC	Developer	Non-homeless special needs Ownership neighborhood improvements public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Knoxville Leadership Foundation	Non-profit organizations	Economic Development Non-homeless special needs Ownership Rental neighborhood improvements public services	Jurisdiction
NEIGHBORHOOD HOUSING, INC	Non-profit organizations	Economic Development Non-homeless special needs Ownership Rental neighborhood improvements public services	Jurisdiction
Knoxville Area Transit	Public institution	Planning public services	Jurisdiction
Knox County Schools	Government	Homelessness Non-homeless special needs public facilities public services	Jurisdiction
Great Schools Partnership	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Knox County Health Department	Government	Homelessness Non-homeless special needs public facilities public services	Jurisdiction
Cherokee Health Systems	Private Industry	Homelessness Non-homeless special needs public services	Region
East Tennessee Foundation	Philanthropic organization	Ownership Rental	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
United Way of Greater Knoxville	Philanthropic organization	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

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

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

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X		X
Transportation	X	X	X
Other			

Table 52 - Homeless Prevention Services Summary

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

The key provider of HIV-related services in this community is Positively Living’s Choice Health Network. This agency includes a medical clinic that provides disease testing, treatment, and prevention along with a full service pharmacy; client services which provide therapy and mental health, food, housing, and transportation support; and a harm reduction program, which offers a syringe services exchange, naloxone distribution, fentanyl test strips, and resources for our neighbors who use substances. Positively Living provides these resources to homeless and housed persons alike, without regard to their financial status.

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

There are homelessness prevention services provided to special needs populations in coordination with *Knoxville’s Plan to Address Homelessness*. The Knoxville-Knox County Community Action Committee (CAC) provides case management services for residents of four public housing sites that serve elderly residents and residents with disabilities. Residents at these sites who are identified by property managers as being at-risk for eviction/homelessness are referred to case managers who work with the tenant to address and resolve the issues that are placing them at risk. Community Mental Health providers offer counseling and case management services for persons with mental illness, and for those

who are currently housed, they will seek to address circumstances that place clients at-risk for homelessness. Funding for community mental health services is not sufficient to meet all needs, and efforts to coordinate services and resources are ongoing.

Catholic Charities' Samaritan Place offers a continuum of shelter/transitional housing for people who are elderly and experiencing homelessness. They provide an array of services to a growing population of seniors who have nowhere else to go. There are limits to the intensity of supports they can provide (especially medication support) and to the number of people they can accommodate.

The long term trend of overall homelessness in Knoxville has been a gradual decrease, as reflected in the annual point-in-time counts. The data also indicates an increase of the unsheltered portion of that population. This likely reflects an actual increase in unsheltered homelessness as seen in many cities across the country, but also additional assertive street outreach work that is more effectively finding and identifying the unsheltered population.

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Out Indica
1	Administration	2020	2024	Administration	City of Knoxville	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	CDBG: \$1,761,810 ESG: \$55,815	Other: 10 Other
2	Housing Program Delivery	2020	2024	Affordable Housing Non-Homeless Special Needs	City of Knoxville	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	CDBG: \$1,782,146 HOME: \$825,630	Other: 25 Other
3	Owner-occupied Housing Rehabilitation	2020	2024	Affordable Housing Non-Homeless Special Needs	City of Knoxville	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	CDBG: \$208,980 HOME: \$2,964,560	Homeow Housing Rehabilit 75 House Housing
4	Design and Technical Assistance	2020	2024	Non-Housing Community Development	City of Knoxville	Stabilize and Revitalize Neighborhoods Create Economic Opportunity	CDBG: \$275,000	Other: 65 Other
5	Community Housing Development Organizations (CHDO)	2020	2024	Affordable Housing Non-Homeless Special Needs	City of Knoxville	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	HOME: \$1,400,000	Homeow Housing Added: 28 House Housing

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Out Indica
6	Public Services - Workforce Development	2020	2024	Non-Housing Community Development	City of Knoxville	Reduce and Prevent Homelessness Create Economic Opportunity	CDBG: \$1,143,305	Public ser activities than Low/Moc Income Housing Benefit: 383 Perso Assisted
7	Down Payment and Closing Cost Assistance	2020	2024	Affordable Housing	City of Knoxville	Stabilize and Revitalize Neighborhoods Available/Accessible/Quality/Affordable Housing	HOME: \$505,000	Direct Financial Assistanc Homebuy 31 House Assisted
8	Emergency Home Repairs	2020	2024	Affordable Housing Non-Homeless Special Needs	City of Knoxville	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	CDBG: \$3,250,000	Homeow Housing Rehabilitt 750 Househo Housing

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Out Indica
9	Minor Home Repairs	2020	2024	Affordable Housing Non-Homeless Special Needs	City of Knoxville	Reduce and Prevent Homelessness Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	CDBG: \$752,000	Rental un rehabilita 35 House Housing Homeow Housing Rehabilit 188 Househo Housing
10	Rental Housing Rehabilitation and Development	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	City of Knoxville	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	CDBG: \$225,185 HOME: \$4,226,728	Rental un construct 100 Househo Housing Rental un rehabilita 115 Househo Housing
11	Blighted Property Stabilization/Maintenance	2020	2024	Blighted Property Stabilization/Maintenance	City of Knoxville	Stabilize and Revitalize Neighborhoods	CDBG: \$111,050	Other: 80 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Out Indica
12	Homeless Services	2020	2024	Homeless	City of Knoxville	Reduce and Prevent Homelessness	ESG: \$688,430	Tenant-b rental assistanc Rapid Rehousin 895 Househo Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Administration
	Goal Description	The City of Knoxville will use \$1,761,810 in CDBG funds (up to 20%) of its PY2020-2024 CDBG allocations to fund general CDBG administration expenses and \$55,815 (up to 7.5%) of its PY2020-2024 ESG allocations to fund ESG administration expenses.
2	Goal Name	Housing Program Delivery
	Goal Description	The City of Knoxville will use \$1,782,145 of its PY2020-2024 CDBG allocations and \$825,630 (up to 10% of its PY2020-2024 HOME allocations and up to 10% of its estimated HOME program income each year) for housing program delivery expenses.

3	Goal Name	Owner-occupied Housing Rehabilitation
	Goal Description	The City of Knoxville will use \$3,173,540: \$2,250,000 in HOME program income; \$345,661 of its PY2020-2024 HOME allocations; \$368,899 in prior year HOME program income; \$160,300 of its PY2020-2024 CDBG allocations; and \$48,680 in prior year CDBG funds to provide owner-occupied housing rehabilitation. Housing rehabilitation is targeted to LMI homeowners. Housing rehabilitation brings housing units up to Neighborhood Housing Standards. Loans produce program income.
4	Goal Name	Design and Technical Assistance
	Goal Description	The City of Knoxville will use \$275,000: \$220,000 of its PY2020-PY2024 CDBG allocations and \$55,000 of prior year CDBG funds and to support subrecipient(s) to provide design and technical assistance to support non-profit/neighborhood organizations and others working to improve low- and moderate-income census tracts and assist with community redevelopment, blight remediation and development of businesses and other uses.
5	Goal Name	Community Housing Development Organizations (CHDO)
	Goal Description	The City of Knoxville will use \$1,400,000 (at least 15%) of its PY2020-2024 HOME allocations to fund Community Housing Development Organizations (CHDOs) to develop new affordable housing.
6	Goal Name	Public Services - Workforce Development
	Goal Description	The City of Knoxville will use \$1,143,305: \$1,043,305 of its PY2020-2024 CDBG allocations and \$100,000 in prior year CDBG funds to support subrecipient(s) providing workforce development /employment training.
7	Goal Name	Down Payment and Closing Cost Assistance
	Goal Description	The City of Knoxville will use \$505,000: \$400,000 of its PY2020-2024 HOME allocations and \$105,000 in prior year HOME funds to assist homebuyers of affordable, CHDO-developed housing
8	Goal Name	Emergency Home Repairs
	Goal Description	The City of Knoxville will use \$3,250,000: \$2,750,000 of its PY2020-2024 CDBG allocation and \$500,000 of its estimated CDBG program income, to provide emergency home repairs and energy efficiency and weatherization-related services (less than \$4,999 each unit) to homeowners.

9	Goal Name	Minor Home Repairs
	Goal Description	The City of Knoxville will use \$752,000 of its PY2020-2024 CDBG allocations, to assist with minor home repairs and accessibility modifications (less than \$4,999 each unit) .
10	Goal Name	Rental Housing Rehabilitation and Development
	Goal Description	The City of Knoxville will use \$4,451,913: \$3,035,029 of its PY2020-2024 HOME allocations; \$651,329 in prior year HOME program income; \$540,370 in prior year HOME funds; \$160,000 of its PY2020-2024 CDBG allocations; and \$65,185 in prior year CDBG funds, to rehabilitate affordable rental housing units (including weatherization/energy-efficiency improvements) and/or develop new affordable rental units.
11	Goal Name	Blighted Property Stabilization/Maintenance
	Goal Description	The City of Knoxville will use \$111,050: \$89,020 of its PY2020-2024 CDBG allocation and \$22,030 in prior year CDBG funds to assist with the mowing/maintenance of blighted properties in low- and moderate-income neighborhoods.
12	Goal Name	Homeless Services
	Goal Description	The City of Knoxville will use \$688,430 of its PY2020-2024 ESG allocations on Street Outreach; Emergency Shelter/Services; Rapid Re-housing services; Homelessness Prevention; and/or HMIS through subrecipient(s).

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

# Households/Housing Units Estimated	Income Level			
		Total #	0-30% AMI	30-50% AMI

Federal - HOME

- | | | | | |
|-------------------------------------|------|-----|-----|----|
| • Owner-occupied Rehabilitation | 75: | 25 | 25 | 25 |
| • Rental Rehabilitation/Development | 215: | 100 | 100 | 15 |
| • DPA/CHDO-developed Housing | 31: | | 15 | 16 |

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

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

Currently KCDC is not under a 504 Voluntary Compliance Agreement. Please note that KCDC is meeting all requirements under the Rental Assistance Demonstration for Accessibility.

Activities to Increase Resident Involvements

KCDC has several sites that have Resident Associations, and there is a Tenant Council made up of members of KCDC's various properties and Associations which meets monthly. Additionally, KCDC applies for grants and develops partnerships with community agencies to try to increase resident involvement. Management also seeks to interact with their sites through simple activities, such as recognizing graduates at their properties, providing social service "fairs", and other such activities. KCDC additionally participates in events such as National Night Out, HUD's annual Father's Day Recognition, etc.

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

No

Plan to remove the 'troubled' designation

KCDC is not a troubled agency.

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

Barriers to Affordable Housing

Zoning

Inclusionary Zoning: The State of Tennessee does not allow cities to implement inclusionary zoning. Inclusionary zoning is a policy that was first developed in the 1970s in response to exclusionary and often racially segregated zoning. It is a popular tool for getting the private market to subsidize affordable housing.

Density: Density requirements can make affordable housing infeasible for the developers. Minimum density requirements can make some affordable housing projects cost prohibitive.

Property Taxes

The median property value in Knoxville grew by \$4,200 from 2016 to 2017. However, reappraisal of properties in Knoxville is not consistent throughout the geographic region as some areas in western and northern Knoxville have seen a sharp increase. Tennessee Housing Development Agency (THDA) reported that property affordability from 2008-2012 to 2013-2017 has decreased in Knox County by 2.5 to 5%. The housing price appreciation in Knoxville Metropolitan Statistical Area (MSA) has stressed the existing stock of housing. At the end of 2019 the House Price Index for Knoxville MSA increased by 14% (U.S. Bureau of Economic Analysis). Knoxville residents pay City and County taxes - both increasing the total percentage of property taxes paid by residents. For homeowners with limited income, higher property taxes create financial situations that can threaten housing stability. Property taxes also affect affordable housing developers, especially those with rent restricted properties (such as LIHTCs) that cannot raise rents to offset property taxes.

Funding

Federal funding for housing has been declining since 2010 (except in 2018) and LIHTCs being low in number are awarded on a competitive basis limiting the extent of use. Public agencies have found innovative means to build stability in the housing market but it is still not enough when compared with the large numbers of Low-Income households in Knoxville.

Additionally, barriers to affordable housing also include: Homogeneity in housing stock and Credit related challenges for applicants.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Lobby for mandatory inclusionary zoning and encourage private landlords to accept Section 8 and special project vouchers. Have a mitigation fund for landlords to help with any loss of rental income and damages past what their insurance covers to help offset some of the cost they incur in case of renter's inability to comply.

The City and County should invest in a combined transit plan and devise ways to make transit more accessible and seamless between the two. Investment needs to prioritize accessible sidewalks, bike lanes, bicycle facilities, bus stops, and alternative transit routes that connect employment centers during peak hours. The City's new zoning code and focus on energy efficiency will yield results when complete streets and alternative means of transportation are made effective in the city and county. Complete streets, connectivity of accessible sidewalks, and an increase in bike lanes, will encourage walking and may provide a sense of safety and independence for people with mobility limitations. Transit shelters with ramps and proper lighting can be planned at 5-minute walking distance or 0.25-mile distance from residential areas/multifamily dwellings for healthy individuals (ADA guidelines should be used for people who are elderly or have a disability). Safe conditions that enhance walkability, continuous and even-surfaced accessible sidewalks, ramps, slopes, lighting, and safe and well-maintained shelters go hand in hand to promote ridership and walkability.

Fair lending institutes, along with government organizations, should provide programs to assist in credit repair to make home ownership more achievable for people with poor credit histories. Educational programs, especially financial literacy, are needed to improve access to job opportunities. Require a basic home maintenance course as a requirement to retain HUD Section 8 housing and/or housing vouchers. Establish Section 8 Resident Association by assigning responsible tenants to assist neighbors to care for the maintenance and care of their assigned unit or non-profit organizations may be able to assist some occupants with maintenance. Each person should be accountable for maintaining their housing and encouraged to move to the next level of housing. Homeownership and home buying is a difficult process, and residents with limited English proficiency (LEP) need assistance in understanding the financial paperwork and process.

The City and County could encourage local hiring mandates, including giving preference in the hiring process to LMI individuals. Ameliorate housing conditions without causing displacement. Create more employment opportunities and helping unemployed householders by providing adequate training and skill development will improve their financial stability. The City can work proactively with financial institutions and banks to allow for more flexibility in payments and assist with background checks by reducing liability or providing assistance.

Transparency about new projects, zoning regulations, and new proposals can help regain the trust of the community. Advertising and holding community events that encourage participation of City and County staff with the community can help, as well. Each government employee could adopt a neighborhood and participate in community events of that area. Propose community improvement projects and workshops in partnership with local churches or community centers.

SP-60 Homelessness Strategy – 91.215(d)

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

Street outreach programs are provided through CAC Homeward Bound, Helen Ross McNabb Center's PATH program, and Volunteer Ministry Center's street outreach, and the Knoxville Police Department, among others. Outreach is conducted to inform unsheltered persons of available resources and to encourage them to take advantage of these resources. Regular outreach provider meetings are convened through the Coordinated Entry System to problem-solve challenging cases and to assure that intake, assessment and permanent housing placements are taking place through the CES process.

Addressing the emergency and transitional housing needs of homeless persons

The City of Knoxville's community homelessness plan seeks to better coordinate and improve our emergency and transitional housing resources. In particular, the focus is on long-term outcomes for each individual or family. Success is measured by positive outcomes, including individuals and families gaining access to permanent housing and resources needed to sustain that housing, rather than by simply measuring ongoing distribution of meals, shelter nights and so forth.

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

KnoxHMIS operates a Coordinated Entry System, which is used to assure that intake, assessment, and referral is done consistently across multiple partner agencies, and is done in a way that prioritizes those who are most vulnerable for permanent housing placements. Rapid Re-housing programs are employed to quickly place families that experience homelessness back into stable, permanent housing. The United Way is preparing to implement a new cross-agency housing navigator resource that will generate stronger relationships with landlords and increase the success rate at finding all available units of safe, decent, permanent housing.

With the economic impact of the COVID-19 crisis, programs to help people experiencing homelessness return to stable, permanent housing become increasingly important. As of this writing, the long-term economic impacts of shutting down entire sectors of the economy are not yet fully known. Significant

challenges to housing stability for large numbers of people are extremely likely and will require commensurately significant resources and efforts to meet those challenges.

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

The City of Knoxville has implemented targeted homelessness prevention efforts that successfully identify families and individuals at immediate risk of homelessness, and provide the appropriate interventions that can prevent loss of housing. A key initiative provides case management for disabled and elderly public housing residents who are identified as being in immediate danger of eviction. The program has proved highly effective at remedying the circumstances that would have caused ejection, and at helping the tenants remain stably housed. The local utility service is coordinating with the Knoxville-Knox County CAC to fund and carry out a weatherization program targeted to low income residents whose high utility bills are likely to endanger their ability to remain housed. The local utility has created a “Round It Up” program, where customers’ utility bills are voluntarily rounded-up to the nearest dollar, generating ongoing funds to pay for the weatherization program.

With the economic impact of the COVID-19 crisis, programs to help people prevent loss of stable, permanent housing become increasingly important. As of this writing, the long-term economic impacts of shutting down entire sectors of the economy are not yet fully known. Significant challenges to housing stability for large numbers of people are extremely likely and will require commensurately significant resources and efforts to meet those challenges.

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

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

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

In April 2019 the City of Knoxville was awarded a forty-two month Lead Hazard Control Grant from HUD's Office of Healthy Homes and Lead Hazard Control in the amount of \$3.6M to address lead based paint hazards in the city. With these funds, the City is able to add an education component as well as lead testing and abatement to all home repair programs. These actions will reduce the number of housing units in the city with lead based paint hazards and increase the inventory of lead-safe housing available to extremely low, very low, and low income households.

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

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

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

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

Health Association. *Healthy Homes* measures are carried out on rehabilitation projects to reduce the number of health and safety risks within the homes.

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

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

The Housing and Neighborhood Development Department implements programs that benefit low- and moderate-income individuals (LMI), families and areas/neighborhoods in an effort to reduce poverty and improve quality of life.

Programs that create homeownership opportunities provide LMI families with the ability to build wealth while serving to stabilize neighborhoods. Housing rehabilitation results in lower energy costs and savings to families' budgets, less liability for long-term maintenance, increased home value, and improvements to quality of life. Housing construction, whether through new development or rehabilitation activities, also create economic opportunities in the community. Other programs that help create economic opportunity include workforce development targeted to residents in LMI neighborhoods. Development of affordable rental housing for LMI families and individuals increases their opportunity to save money for other necessary expenses and reduce risk of homelessness.

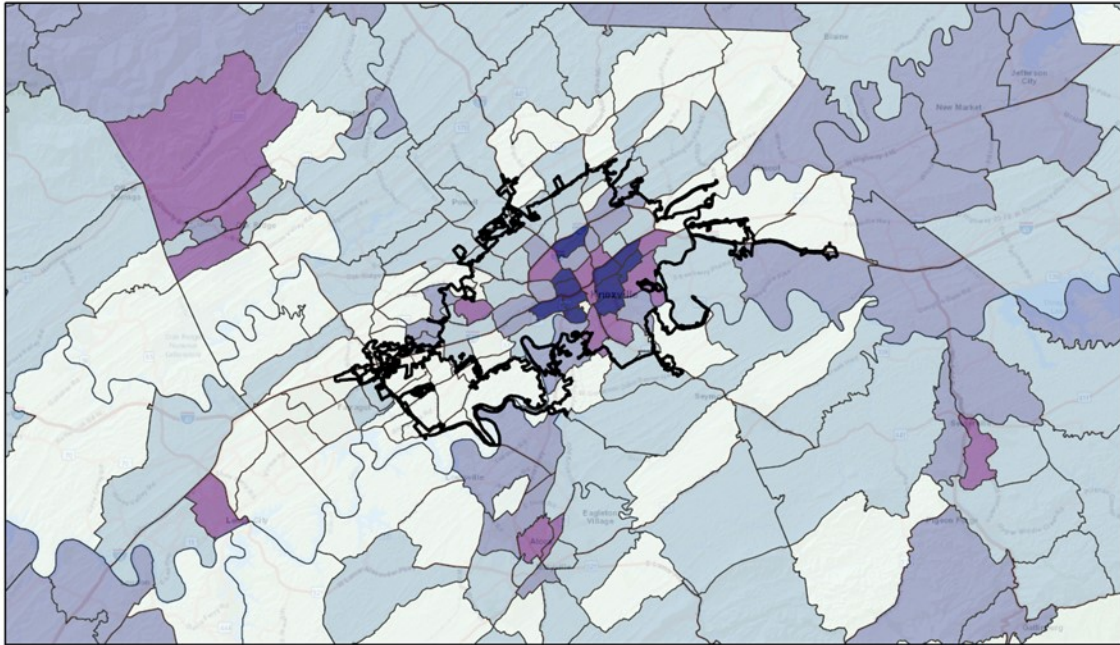
The City of Knoxville, in cooperation with KCDC, the city's redevelopment authority, implements redevelopment plans in low and moderate income areas (LMAs) to strengthen public and private investment and create job opportunities and neighborhood revitalization.

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

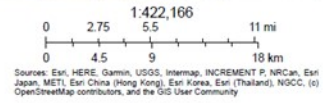
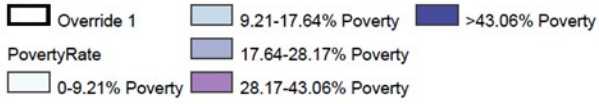
How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

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

Poverty Rate - CPD Maps -



April 4, 2020



Poverty Rate Map - CPD Maps

SP-80 Monitoring – 91.230

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

Expected Resources

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

Introduction

The City of Knoxville was notified by HUD in February 2020, that it would be receiving a Community Development Block Grant (CDBG) allocation of \$1,761,814, a HOME Investment Partnerships Grant (HOME) allocation of \$1,151,264, and direct allocation of Emergency Solutions Grant (ESG) of \$148,849 for PY2020-2021. These amounts represent a 4% increase (+\$67,802) in CDBG and a 10% increase (+\$107,307) in HOME funds, for a total increase of \$175,109 from PY2019-2020. Although the City will be receiving a direct ESG allocation beginning in PY2020-2021, it is over 7% (\$12,401) less than it received from the State of Tennessee's ESG allocation for PY2019-2020.

Program Income is derived from payments on loans the City made to low and moderate-income (LMI) homeowners who participated in the Owner-Occupied Housing Rehabilitation program, funded by CDBG and HOME funds. Federal regulations require, generally, that CDBG Program Income funds be used to pay program expenditures before funds are drawn down from HUD. The requirements for the expenditure of HOME Program Income allow for the funds to be allocated and budgeted to projects and activities in the Annual Action Plan. The City anticipates that program income to be received during the PY2020-2021 program year as \$110,000 for CDBG and \$500,000 for HOME.

Any unspent prior year funding is the result of activities that were cancelled, delayed indefinitely, not committed, or were completed under-budget. These funds are reallocated in the budget and Annual Action Plan. The City estimates prior year funds that may not be spent by June 30,

2020 (current PY2019-2020) as approximately \$200,000 for CDBG and \$1,077,136 (prior years' Program Income) for HOME.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,761,814	100,000	290,896	2,152,710	7,356,766	Level funding and reduction in PI by 10% per year
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,151,264	500,000	1,665,598	3,316,862	6,605,056	Level funding

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	148,849	0	0	148,849	595,396	Level Funding

Table 54 - Expected Resources – Priority Table

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

The City of Knoxville utilizes a significant amount of local funds to support activities to address the four priority areas identified during the Consolidated Planning process. 1. Reduce and Prevent Homelessness: the City supports the Office on Homelessness and grants to agencies that assist the homeless (\$1,099,400*); 2. Stabilize and Revitalize Neighborhoods: the City funds the Office of Neighborhoods and Community Schools (\$425,000*). Prior to the Coronavirus/COVID-19 pandemic, it also supported acquisition and stabilization of blighted/abandoned properties (\$100,000*); Chronic problem properties (\$100,000*); and Historic Preservation (\$500,000*); 3. Create Economic Opportunity: the City has an Office of Business Support, among other programs assisting small and minority-owned businesses in the city. Prior to the Coronavirus/COVID-19 pandemic, it also supported the Commercial Façade Improvement program (\$500,000*). 4. Enhance the Availability, Accessibility, and Quality of Affordable Housing: the City funds the Affordable Housing Trust Fund with the East Tennessee Foundation with local funds (\$323,000*); KCDC (Knoxville’s PHA) with local funds to support infrastructure development in the Austin Homes redevelopment plan (\$4.5M*); and the Affordable Rental Development Fund (ARDF) that will leverage investment in the development of new affordable rental housing (\$2.5M*).

According to a 2019 study by City staff, HUD CDBG and HOME funds of \$25.2M (from PY2011- to mid-year PY2018) leveraged \$20.3M in private funding, City funds for KCDC Five Points Redevelopment of \$13M leveraged \$61.9M, and the City's \$3.8M allocation from the Affordable Rental Development Fund (ARDF) were leveraging \$86.2M in private investment.

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

On April 24, 2020, HUD granted a waiver request to the City that reduced its HOME Matching Contribution Requirement by 100% for FY2020 and FY2021, to ease the burden on participating jurisdictions and eliminate the need for them to identify other sources of match for HOME activities, due to the Coronavirus/COVID-19 pandemic. The match reduction applies to funds expended by participating jurisdictions in Presidentially-declared disaster areas between October 1, 2019, and September 30, 2021. The City of Knoxville is a participating jurisdiction and the President approved a major disaster declaration for the state of Tennessee on April 2, 2020.

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

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

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Out Indica
1	Administration	2020	2024	Administration	City of Knoxville	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	CDBG: \$352,362 ESG: \$11,163	Other: 2
2	Housing Program Delivery	2020	2024	Affordable Housing Non-Homeless Special Needs	City of Knoxville	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	CDBG: \$366,347 HOME: \$165,126	Other: 5
3	Owner-occupied Housing Rehabilitation	2020	2024	Affordable Housing Non-Homeless Special Needs	City of Knoxville	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	CDBG: \$48,680 HOME: \$1,146,736	Homeown Housing Rehabilit 15 House Housing t
4	Design and Technical Assistance	2020	2024	Non-Housing Community Development	City of Knoxville	Stabilize and Revitalize Neighborhoods Create Economic Opportunity	CDBG: \$55,000	Other: 13 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Out Indica
5	Community Housing Development Organizations (CHDO)	2020	2024	Affordable Housing Non-Homeless Special Needs	City of Knoxville	Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	HOME: \$400,000	Homeow Housing Added: 8 Househo Housing t
6	Public Services - Workforce Development	2020	2024	Non-Housing Community Development	City of Knoxville	Create Economic Opportunity	CDBG: \$341,105	Public ser activities than Low/Moc Income Housing Benefit: 1 Persons Assisted
7	Down Payment and Closing Cost Assistance	2020	2024	Affordable Housing	City of Knoxville	Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	HOME: \$105,000	Direct Financial Assistanc Homebuy 7 Househ Assisted
8	Emergency Home Repairs	2020	2024	Affordable Housing Non-Homeless Special Needs	City of Knoxville	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	CDBG: \$650,000	Homeow Housing Rehabilit 150 Househo Housing

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Out Indica
9	Minor Home Repairs	2020	2024	Affordable Housing Non-Homeless Special Needs	City of Knoxville	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	CDBG: \$252,000	Rental un rehabilita 15 House Housing Homeow Housing Rehabilit 60 House Housing
10	Rental Housing Rehabilitation and Development	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	City of Knoxville	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing	CDBG: \$65,185 HOME: \$1,500,000	Rental un construct 35 House Housing Rental un rehabilita 40 House Housing
11	Blighted Property Stabilization/Maintenance	2020	2024	Blighted Property Stabilization/Maintenance	City of Knoxville	Stabilize and Revitalize Neighborhoods	CDBG: \$22,030	Other: 80 Other
12	Homeless Services	2020	2024	Homeless	City of Knoxville	Reduce and Prevent Homelessness	ESG: \$137,686	Tenant-b rental assistanc Rapid Rehousin 179 Househo Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Administration
	Goal Description	The City of Knoxville will use \$352,362 (up to 20%) of its PY2020- 2021 CDBG allocation to fund general CDBG administration expenses and \$11,163 (up to 7.5%) of its PY2020-2021 ESG allocation to fund ESG administration expenses.
2	Goal Name	Housing Program Delivery
	Goal Description	The City of Knoxville will use \$366,347 of its PY2020-2021 CDBG allocation for housing program delivery expenses. The City will use \$165,126 in HOME funds: \$115,126 (up to 10%) of its PY2020-2021 HOME allocation and \$50,000 (up to 10%) of its estimated HOME program income to fund housing program delivery expenses.
3	Goal Name	Owner-occupied Housing Rehabilitation
	Goal Description	The City of Knoxville will use \$1,195,416: \$48,680 of prior year CDBG funds; \$327,837 of its PY2020-2021 HOME allocation; \$450,000 in HOME program income funds; and \$368,899 in prior year HOME program income funds, to assist approximately 15 households with owner-occupied housing rehabilitation: 5 extremely low (0-30% AMI) income; 5 very low (31-50% AMI) income; and 5 low (51-80% AMI) income households.
4	Goal Name	Design and Technical Assistance
	Goal Description	The City of Knoxville will use \$55,000 of prior year CDBG funds, through sub-recipient agreement(s), for design and technical assistance to support approximately 13 non-profit/neighborhood organizations and others working to improve low- and moderate-income census tracts and assist with community redevelopment, blight remediation and development of businesses and other uses.

5	Goal Name	Community Housing Development Organizations (CHDO)
	Goal Description	The City of Knoxville will use \$400,000 of its PY2020-2021 HOME allocation to fund Community Housing Development Organizations (CHDOs) to develop approximately 8 units of new affordable housing for households below 80% AMI. Lease-purchase is an included activity.
6	Goal Name	Public Services - Workforce Development
	Goal Description	The City of Knoxville will use \$341,105 for Workforce Development/Employment Training: \$100,000 of prior year CDBG funds and \$241,105 of its PY2020-2021 CDBG allocation, through sub-recipient agreement(s) to provide job and life skills training to 80 extremely low (0-30% AMI), 25 very low (31-50% AMI) income and 10 low income (51- 80%) adults.
7	Goal Name	Down Payment and Closing Cost Assistance
	Goal Description	The City of Knoxville will use \$105,000 of prior year HOME funds to assist approximately 7 homebuyers of affordable, CHDO-developed housing: 2 very low income (31-50% AMI) households and 5 low (51-80% AMI) income households.
8	Goal Name	Emergency Home Repairs
	Goal Description	The City of Knoxville will use \$650,000: \$550,000 of its PY2020-2021 CDBG allocation and \$100,000 of its estimated CDBG program income, through sub-recipient agreement(s), to provide emergency home repairs and energy efficiency and weatherization-related services (less than \$4,999 each unit) to approximately 150 homeowners: 75 extremely low (0-30% AMI) income; 50 very low (31-50% AMI) income; and 25 low (51-80% AMI) income households.
9	Goal Name	Minor Home Repairs
	Goal Description	The City of Knoxville will use \$252,000 of its PY2020-2021 CDBG allocation through sub-recipient agreement(s), to assist approximately 55 homeowners with minor home repairs (less than \$4,999 each): 25 extremely low (0-30% AMI) income; 25 very low (31-50% AMI) income; and 5 low (51-80% AMI) income households; and also assist 20 homeowners and renters with accessibility modifications: 12 extremely low (0-30% AMI) income and 8 very low (31-50% AMI) income.

10	Goal Name	Rental Housing Rehabilitation and Development
	Goal Description	The City of Knoxville will use \$1,565,185.23: \$1,191,699.13 of prior year HOME funds; \$308,301 of its PY2020-2021 HOME allocation; and \$65,185.10 of prior year CDBG funds, to rehabilitate affordable rental housing units (including weatherization/energy-efficiency improvements) and/or develop new affordable rental units. Approximately 75 renter-households will be assisted: 30 extremely low (0-30% AMI) income; 30 very low (31-50% AMI) income; and 15 low (51-80% AMI) income households.
11	Goal Name	Blighted Property Stabilization/Maintenance
	Goal Description	The City of Knoxville will use \$22,030 in prior year CDBG funds to assist with the mowing/maintenance of approximately 80 blighted properties in low/moderate income neighborhoods.
12	Goal Name	Homeless Services
	Goal Description	The City of Knoxville will use \$137,686 of its PY2020-2021 ESG allocation for Rapid Re-housing services, through sub-recipient agreement(s), to benefit 179 people experiencing homelessness. Rapid Re-housing services are defined as activities designed to move people quickly into permanent housing through housing relocation and stabilization services and short- and/or medium-term rental assistance.

Projects

AP-35 Projects – 91.220(d)

Introduction

Enhancing the availability, accessibility, and quality of affordable housing has always been a high priority activity for how the City allocates its HUD funds. Housing activities positively impact the other community needs identified through the Consolidated Planning process: reducing and preventing homelessness, stabilizing and revitalizing neighborhoods and creating economic opportunity. HUD Community Planning and Development (CPD) funds include the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) grant, primarily allocated locally to activities that help to keep housing available, accessible, and affordable to low- and moderate-income (LMI) households. These activities include providing assistance along the affordable housing spectrum from rehabilitating existing housing to new construction for both owner-occupied and rental housing.

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

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

The City proposes to use HUD CDBG funds to address other non-housing community needs identified in the Consolidated Plan, including:

- A public service project, capped at 15% of CDBG, for work-force development activities/programs targeting disadvantaged young adults and adults;
- Design and technical assistance to support non-profit/neighborhood organizations and others working to improve low- and moderate-income areas/census tracts and assist with community redevelopment, blight remediation and development of businesses and other uses.
- Stabilization/Maintenance of blighted property in LMI city neighborhoods

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

The City will be receiving a direct allocation of ESG from HUD beginning in 2020-2021. It will use its PY2020-2021 ESG allocation to fund subrecipient(s) to provide Rapid Re-housing services. The City will

use some of its own general funds on Emergency Shelter/Services and Homelessness Prevention.

Projects

#	Project Name
1	CDBG General Administration
2	Housing Program Delivery
3	Owner-occupied Housing Rehabilitation
4	Design and Technical Assistance
5	HOME CHDO Activities
6	Public Services - Workforce Development/Employment Training
7	Down Payment and Closing Cost Assistance
8	Emergency Home Repairs
9	Minor Home Repairs and Accessibility Improvements
10	Rental Housing Rehabilitation and Development
11	Blighted Property Stabilization/Maintenance
12	Homeless Services and Administration

Table 56 – Project Information

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

This first year Action Plan places a heavy emphasis on the availability, accessibility, quality and affordability of housing to both low- and moderate-income renters and homeowners. Both the addition of new affordable units and rehabilitation of existing, substandard affordable units promote rapid re-housing efforts and prevent homelessness. Neighborhoods are stabilized when substandard and blighted properties are regularly maintained to prevent further deterioration and when substandard housing is rehabilitated preventing long-term residents from being displaced. Housing construction activities create economic opportunity to keep local people employed. Jobs created and retained directly through construction activities, and indirectly through the purchase of construction materials and supplies, along with all the other activities the City funds in redevelopment areas, promote economic development. Workforce development programs that assist disadvantaged people with marketable job skills, begin to address underlying income disparities in the community. The development of a construction-related job pipeline, creation of a central repository of contractors and sub-contractors, and capacity-building within low- and moderate-income areas present new opportunities for low- and moderate-income young adults and adults to learn, train, and mentor a workforce that is needed to maintain current and future construction projects. Finally, providing housing and services to those who are most vulnerable are also a high priority need for the City of Knoxville.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG General Administration
	Target Area	City of Knoxville
	Goals Supported	Administration
	Needs Addressed	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing
	Funding	CDBG: \$352,362
	Description	The City of Knoxville will use \$338,802 (up to 20%) of its PY2019-2020 CDBG allocation to fund general CDBG administration expenses.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	General CDBG administration.
	Location Description	400 Main Street, Knoxville TN 37901
	Planned Activities	Administrative functions: writing Consolidated Plan and Annual Action Plans; preparing, training, and reviewing grant applications; budgeting; drafting scopes of service; monitoring performance; preparing draw downs in IDIS; ensuring Davis Bacon and Related Acts compliance; preparing environmental reviews; project close-out; and preparing/writing the CAPER.
2	Project Name	Housing Program Delivery
	Target Area	City of Knoxville
	Goals Supported	Housing Program Delivery
	Needs Addressed	Available/Accessible/Quality/Affordable Housing
	Funding	CDBG: \$366,348 HOME: \$165,126
	Description	The City of Knoxville will use \$531,474: \$366,348 of its PY2020-2021 CDBG allocation; \$115,126 (up to 10%) of its PY2020-2021 HOME allocation; and \$50,000 (up to 10%) in estimated PY2020-2021 HOME program income for project delivery expenses for housing programs.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	This project is for housing program delivery expenses. See each housing activity for estimates of people served.
	Location Description	City of Knoxville
	Planned Activities	Program delivery expenses related to owner-occupied and rental housing rehabilitation and development, CHDO housing construction, and Down Payment and Closing Cost Assistance.
3	Project Name	Owner-occupied Housing Rehabilitation
	Target Area	City of Knoxville
	Goals Supported	Owner-occupied Housing Rehabilitation
	Needs Addressed	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing
	Funding	CDBG: \$48,680 HOME: \$1,146,736
	Description	The City of Knoxville will use \$1,195,416.24: \$48,680.49 of prior year CDBG funds; \$327,837 of its PY2020-2021 HOME allocation; \$450,000 in HOME program income funds; and \$368,898.75 in prior year HOME funds for owner-occupied housing rehabilitation.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 15 households will receive owner-occupied housing rehabilitation: 5 extremely low (0-30% AMI) income; 5 very low (31-50% AMI) income; and 5 low (51-80% AMI) income households.
	Location Description	City of Knoxville
Planned Activities	Owner-occupied housing rehabilitation.	
4	Project Name	Design and Technical Assistance
	Target Area	City of Knoxville
	Goals Supported	Design and Technical Assistance

	Needs Addressed	Stabilize and Revitalize Neighborhoods
	Funding	CDBG: \$55,000
	Description	The City of Knoxville will use \$55,000 of its prior year CDBG funds, through sub-recipient agreement(s), to provide design and technical assistance to non-profit/neighborhood organizations and others working to improve low- and moderate-income census tracts and assist with community redevelopment, blight remediation and development of businesses and other uses.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 13 non-profit/neighborhood and other organizations in low- and moderate-income areas (LMAs) will receive design and technical assistance.
	Location Description	City of Knoxville
	Planned Activities	Design and technical assistance to benefit LMAs.
5	Project Name	HOME CHDO Activities
	Target Area	City of Knoxville
	Goals Supported	Community Housing Development Organizations (CHDO)
	Needs Addressed	Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing
	Funding	HOME: \$400,000
	Description	The City of Knoxville will use approximately \$400,000 of its PY2020-2021 HOME allocation to fund Community Housing Development Organizations (CHDOs) to develop approximately 8 units of new affordable housing. Lease-purchase is an included activity.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Community Housing Development Organizations (CHDOs) will develop approximately 8 units of new affordable housing to benefit households at 80% of AMI or below. Lease-purchase is an included activity.
	Location Description	City of Knoxville

	Planned Activities	Development of affordable housing.
6	Project Name	Public Services - Workforce Development/Employment Training
	Target Area	City of Knoxville
	Goals Supported	Public Services - Workforce Development
	Needs Addressed	Reduce and Prevent Homelessness Create Economic Opportunity
	Funding	CDBG: \$341,105
	Description	The City of Knoxville will use \$341,105: \$241,105 of its PY2020-2021 CDBG allocation and \$100,000 of prior year CDBG funds, through sub-recipient agreement(s), for workforce development, employment training, job skills and life skills training.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 115 people: 80 extremely low (0-30% AMI), 25 very low (31-50% AMI), and 10 low (51-80% AMI) income adults will receive employment training, job skills and life skills training.
	Location Description	City of Knoxville
	Planned Activities	Workforce Development programs.
7	Project Name	Down Payment and Closing Cost Assistance
	Target Area	City of Knoxville
	Goals Supported	Down Payment and Closing Cost Assistance
	Needs Addressed	Stabilize and Revitalize Neighborhoods Available/Accessible/Quality/Affordable Housing
	Funding	HOME: \$105,000
	Description	The City of Knoxville will use \$105,000 in prior year HOME funds for assistance to home buyers of affordable, CHDO-developed housing. Lease purchase is an included activity.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 7 home-buyers of CHDO-developed housing will receive down payment and closing cost assistance: 2 very low (31-50% AMI) income households and 5 low (51-80% AMI) income households. Lease-purchase is included.
	Planned Activities	

	Location Description	City of Knoxville
	Planned Activities	Down payment and closing cost assistance for purchase of CHDO-developed houses. Lease purchase in included.
8	Project Name	Emergency Home Repairs
	Target Area	City of Knoxville
	Goals Supported	Emergency Home Repairs
	Needs Addressed	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing
	Funding	CDBG: \$650,000
	Description	The City of Knoxville will use \$650,000: \$550,000 of its PY2020-2021 CDBG allocation and \$100,000 of its estimated CDBG program income, through sub-recipient agreement(s), to fund emergency home repairs and energy efficiency/weatherization (less than \$4,999 each unit).
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 150 homeowners: 75 extremely low (0-30% AMI) income; 50 very low (31-50% AMI) income; and 25 low (51-80% AMI) income households.
	Location Description	City of Knoxville
	Planned Activities	Emergency home repairs and energy efficiency/weatherization (less than \$4,999 each unit).
9	Project Name	Minor Home Repairs and Accessibility Improvements
	Target Area	City of Knoxville
	Goals Supported	Minor Home Repairs
	Needs Addressed	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing
	Funding	CDBG: \$252,000

	Description	The City of Knoxville will use \$272,000 of its PY2020-2021 CDBG allocation, through sub-recipient agreement(s), to assist homeowners with minor home repairs (less than \$4,999 each) and/or accessibility modifications (less than \$4,999 each) and renter-households with accessibility modifications (less than \$4,999 each).
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 55 homeowners will receive minor home repairs (less than \$4,999 each): 25 extremely low (0-30% AMI) income; 25 very low (31-50% AMI) income; and 5 low (51-80% AMI) income households. The program will provide accessibility modifications (less than \$4,999 each) to approximately 20 households (5 owner-occupied and 15 renter-occupied households are eligible): 12 extremely low (0-30% AMI) income; and 8 very low (31-50% AMI) income households.
	Location Description	City of Knoxville
	Planned Activities	Minor home repairs (less than \$4,999 each) and accessibility improvements (less than \$4,999 each).
10	Project Name	Rental Housing Rehabilitation and Development
	Target Area	City of Knoxville
	Goals Supported	Rental Housing Rehabilitation and Development
	Needs Addressed	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Available/Accessible/Quality/Affordable Housing
	Funding	CDBG: \$65,185 HOME: \$1,500,000
	Description	The City of Knoxville will use approximately \$1,565,185.23: \$308,301 in PY2020-2021 HOME; \$651,328.64 in prior year HOME program income; \$540,370.49 in prior year HOME funds; and \$65,185.10 in prior year CDBG funds to rehabilitate affordable rental housing units (including weatherization/energy-efficiency improvements)and/or develop new affordable rental units.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 75 renter-households will be assisted: 30 extremely low (0-30% AMI) income; 30 very low (31-50% AMI) income; and 15 low (51-80% AMI) income households will receive rehabilitation (including weatherization/energy-efficiency improvements) and/or newly developed affordable rental units.
	Location Description	City of Knoxville
	Planned Activities	Rental rehabilitation (CDBG and HOME) and/or development (HOME funds).
11	Project Name	Blighted Property Stabilization/Maintenance
	Target Area	City of Knoxville
	Goals Supported	Blighted Property Stabilization/Maintenance
	Needs Addressed	Stabilize and Revitalize Neighborhoods
	Funding	CDBG: \$22,030
	Description	The City of Knoxville will use approximately \$22,029.97 in prior year CDBG funds to stabilize blighted properties in low/moderate income areas (LMAs) neighborhoods.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 80 blighted properties in low/moderate income neighborhoods (LMAs) will be stabilized/maintained.
	Location Description	City of Knoxville
Planned Activities	Maintenance of blighted properties in LMAs.	
12	Project Name	Homeless Services and Administration
	Target Area	City of Knoxville
	Goals Supported	Administration Homeless Services
	Needs Addressed	Reduce and Prevent Homelessness
	Funding	ESG: \$148,849

Description	The City of Knoxville will use \$137,686 in PY2020-2021 ESG funds through sub-recipient agreement(s) to provide Rapid Re-housing services to people who are Literally Homeless or are fleeing domestic violence. The City of Knoxville will use \$11,163 (up to 7.5%) of its PY2020-2021 ESG allocation for ESG administration.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	Approximately 179 people experiencing homelessness will receive Rapid Re-housing services.
Location Description	City of Knoxville
Planned Activities	Rapid Re-housing services and ESG administration.

AP-50 Geographic Distribution – 91.220(f)

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

HUD funds will be directed to meeting affordable housing and non-housing community development needs within the Knoxville city boundaries.

Geographic Distribution

Target Area	Percentage of Funds
City of Knoxville	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

The City has one target area, the entire city, to allow maximum flexibility to respond to needs within the community, as well as challenges and opportunities as they arise. Access to public transportation is a significant factor in reducing poverty and providing additional disposable income. Nationwide, costs of car ownership average about \$8,500 annually. LMI families who can reduce to a single car or eliminate car ownership completely have more opportunities for savings and spendable income. The City, working with partners like KCDC, makes every effort to identify investment opportunities that are fully accessible to major transit corridors within the City of Knoxville.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Consultation highlighted a significant decrease of affordable rental housing, especially for the lowest income households. Local data also shows the loss of hundreds of Section 8 apartments and hundreds of households on waiting lists for Section 8 vouchers and public housing units. Average monthly rents increased sharply and more than one-third of rental units were over 35 years old.

The City has not only allocated the majority of its federal funds, since 2016, to affordable housing rehabilitation and development, but it also created its own locally-funded program in 2017 to increase the development of new affordable rental housing. To-date, the Affordable Rental Development Fund (ARDF) has received \$12.6M and allocated almost \$6.9M, to create almost 800 units of new affordable, rental housing (70% of which are affordable to households at 0-50% AMI). Over 200 units are completed, with 341 pending completion in 2020. Another 242 units are under construction with completion expected in 2021. Another \$3.2M is pending approval (140 units anticipated). City Council approved an additional \$2.5M for the ARDF in PY2020-2021.

There continue to be availability, accessibility, and quality challenges along the continuum of affordable housing. Moderate-income renters who would be potential home-buyers, face rising housing prices and challenges within the mortgage lending market. Even those in the workforce struggle to save for down-payment and closing costs for a median-priced house. Homeownership is out-of-reach for many lower income households when even finding affordable rental housing is difficult. Consultation with affordable housing developers and social service providers show that the demand for rental housing is far exceeding the supply, with the lowest income households bearing the brunt of the affordable rental housing shortage. Low income homeowners, particularly the elderly/disabled on fixed incomes, single-parent families and other lower income families with a higher housing cost burden, also continue to have difficulty making necessary safety and maintenance repairs on their homes.

These challenges, exacerbated by COVID-19 and its economic consequences, are the basis for the focus of federal funding through this Action Plan to increase both the supply and maintenance of the affordable housing stock, especially with regards to rental housing. Because the City focuses on the development of new rental housing with its ARDF, it intends to use its HUD CDBG and HOME funds primarily on owner-occupied and rental housing rehabilitation.

The City's Housing and Neighborhood Development department's 2020-2021 budget for affordable housing, homelessness services, neighborhood/community services, economic development and administration is \$13,879,375: \$8,260,955 (60%) in local funds and \$5,618,420 (40%) in HUD funds. The City intends to fund affordable housing activities with \$11,772,075 (85% of its budget): \$7,073,000 (60%) of its local funds and \$4,699,075 (40%) of its HUD funds. Of the amount budgeted for affordable housing: \$4,065,185 (57%) for rental housing; \$2,602,416 (36%) for owner-occupied housing; and

\$531,473 (7%) in housing project delivery expenses. Rental housing activities include: \$2,500,000 for the development of new rental units (ARDF) and \$1,565,185 for development or rehabilitation of rental units. Owner-occupied housing activities include: \$1,195,416 for rehabilitation; \$902,000 for emergency and minor home repair (including energy efficiency improvements and accessibility modifications); \$400,000 for CHDO development and/or rehabilitation; and \$105,000 for down payment assistance for CHDO-developed houses.

One Year Goals for the Number of Households to be Supported	
Homeless	179
Non-Homeless	302
Special-Needs	20
Total	501

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	315
Acquisition of Existing Units	0
Total	315

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

The focus of the PY2020-2021 Annual Action Plan is to both maintain the city's affordable housing stock and to increase the number of affordable housing units for LMI homeowners and renters. The City of Knoxville is committing a significant portion its own local funding for affordable rental housing development with the ARDF (a total of \$12.6M since PY2017) and for grants to homeless organizations (a total of \$1,132,500 since PY2014). The State of Tennessee, through the Tennessee Housing Development Agency (THDA) contributed \$960,741 in HUD ESG funds since PY2014. However, as data indicates and consultation with affordable housing providers and agencies serving the homeless and other social services agencies confirm, there remains a significant need for basic levels of assistance to low- and moderate-income households in the city of Knoxville.

The City has many community partners that assist with housing activities and spend funds effectively with impressive, measurable outcomes - all with inadequate resources to meet the need. It is important to note that federal dollars allocated to housing initiatives are rarely the only funds invested. The City strongly encourages local leverage on CDBG-funded activities and requires matching dollars on HOME- and ESG-funded activities. These may be other public funds, private contributions or other local dollars.

Leveraged and matched amounts are considered when the City makes funding decisions.

AP-60 Public Housing – 91.220(h)

Introduction

Knoxville's Community Development Corporation (KCDC) is the public housing authority for the city of Knoxville. KCDC plays a critical role in the provision of affordable housing, many of which are elderly households or households with a person with a disability and very low income.

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

KCDC continues to implement property conversions through the Rental Assistance Demonstration/Project Based Rental Assistance Program. This program has allowed KCDC to deal with needed capital improvement on its sites. KCDC has currently converted all of its properties to RAD/PBRA except for two high rises, and a family style property. These should be converted within the next 18 months.

Through these conversions and other additions to affordable housing through the Project Based Voucher Program, KCDC is beginning to see a realized goal of increasing such opportunities become a reality. KCDC is working with the local homeless coalition and many support agencies to request assistance for housed residents, vs. case management efforts going to Rapid Rehousing, and tenants being set up to fail. A team of staff from various organizations are currently having monthly meetings to discuss possibilities for supporting tenants at high risk for eviction to succeed in housing.

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

Beyond its resident associations, which each property has a right to organize, KCDC encourages residents to become involved through public meetings, service on boards such as the Section 8 Advisory Board, and sending tenants to the annual Resident Leadership Conference sponsored by HUD. Homeownership is a very active program in the Section 8 Department, and there are participants successfully purchasing homes annually. Since June 2019, 27 people have successfully purchased homes through this program.

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

provided or other assistance

KCDC is not a designated *troubled* agency.

Discussion

The City has a close relationship with KCDC and endeavors to assist, where and when it can, with public infrastructure improvements using local funds. The City also uses local funds to provide case management services to elderly households and households with a disability that may be at particular risk of homelessness.

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

Introduction

Homelessness Needs ranked highest “priority need category” overall in the Community Needs surveys. Within this category, survey respondents ranked *Affordable Permanent Housing* as the most important need of those experiencing homelessness. Data from *KnoxHMIS’s* Community Dashboard on Homelessness corroborates that people experiencing homelessness cite “No Affordable Housing” as the primary cause for their homelessness (Knox HMIS, for October 1-December 31, 2019). According to the Community Needs survey, *Homelessness Prevention* and *Supportive Services Connecting People to Resources* ranked second and third highest within the Homelessness Needs category. Data from the Community Dashboard on Homelessness shows “evictions,” are an ongoing issue, which also point to the need for further homelessness prevention services. Some of the other causes for homelessness including mental health/health and domestic violence, show a need for supportive services.

Focus groups were held with people who were currently experiencing homelessness (or had in the recent past), including: people experiencing street homelessness (arranged through The Next Step Initiative) and youth/young adults serving on the Youth Advisory Board (arranged by CAC). A focus group was held with the Knoxville-Knox County Coalition for the Homeless, which also serves as the *Continuum of Care*, made up of staff from organizations that provide services to those experiencing homelessness. Focus group participants, across the board, expressed that different populations had different levels of vulnerability and housing and service needs. Participants talked about the closing of Lakeshore (a mental health hospital) and the gap in housing and services for people experiencing serious and persistent mental illness. Another gap identified was homeless youth - who are especially vulnerable and shouldn’t be housed alongside adults in emergency shelters. It was identified that people who had been homeless for a long period of time typically had more difficulty with following shelter rules, thus having shorter shelter stays and less contact with case managers who could connect them with resources – including permanent housing. Comments from one organization included the need for *low-barrier* shelter to help meet these needs. The need for a *Housing Navigator* to coordinate services and access to amenities (showers, laundry facilities, phone charging and computer access) were also priority needs in the focus groups.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

individual needs

Outreach efforts for the coming year will be highly impacted by the COVID-19 crisis. However, outreach to help unsheltered individuals and families gain access to permanent housing will be priorities. Outreach efforts will focus on providing appropriate resources and up-to-date information to help prevent the spread of the virus through the homeless population.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelter and transitional housing programs are also highly impacted by the COVID-19 crisis. These programs will focus on providing emergency and short-term shelter, while adjusting operations in accordance with current protocols recommended by public health officials. Work will continue to keep the focus on positive long-term outcomes for individuals and families in these programs, with stable, permanent housing as the goal.

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 Coordinated Entry System will continue to assure consistent cross-agency intake and assessments in order to prioritize the most vulnerable individuals and families for appropriate permanent housing placements. The United Way's new housing navigator program will assist partner agencies in identifying all available affordable housing units in order to assure permanent housing placements happen as quickly as possible.

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

employment, education, or youth needs

The City will continue its homelessness prevention programs and work to provide significant additional homelessness prevention programs as resources become available in response to the COVID-19 crisis.

Discussion

As with so much else, efforts to prevent and end homelessness in the coming year will be highly impacted by the COVID-19 crisis. The significant economic effects of the crisis will likely place many more people at risk of losing their housing. Preventing the loss of housing will be of utmost importance as this crisis plays out. Keeping people housed is almost always the least expensive intervention, particularly in the current case where loss of employment and income was directly caused by nation-wide social distancing orders. Significant numbers of at-risk individuals and families will be capable of more quickly regaining and maintaining ongoing housing stability once normal levels of employment are restored. Likewise, for those whose housing is lost as a direct result of the COVID-19 response, rapid re-housing will be the critical intervention to stop the cascading, compounding problems that arise with the loss of housing, so that affected individuals and families will be able to restore their social and economic connections as quickly as possible.

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

Introduction:

The 2020 Analysis of Impediments to Fair Housing Choice (AI) identified some barriers to affordable housing, including:

1. 1. Limited housing stock and homogeneity in housing units;
 2. 2. Transportation corridors have connectivity problems and lack integration with Low- and Moderate-income residential areas (LMAs) and employment centers;
 3. 3. Mortgage lending practices need to be addressed since there were high denial rates among certain races;
-
1. Local hire initiatives; and
 2. Lack of trust between the governmental organizations and the community.

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

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

The City is addressing barriers to affordable housing by continuing to develop new affordable rental housing through its locally-funded Affordable Rental Development Fund (ARDF) with an additional \$2.5M approved for PY2020-2021, bringing the total to \$12.6M over four years. The City also provides Payments In Lieu Of Taxes (PILOT) for Low Income Housing Tax Credit (LIHTC) developments. ReCode Knoxville, an initiative to totally revise the city of Knoxville's Zoning Code has now been implemented. It proposed to increase the areas available for housing development by 40%. Increasing the areas where multi-family housing, at increased density, can be located could further increase the availability of affordable housing in Knoxville.

The City encourages alterations to designs of infill housing that make the new housing fit in better with the older existing homes. Design guidelines have been developed for use in redevelopment areas and for all City subsidized infill houses. This effort includes descriptions and illustrations of low-cost modifications builders can make. In the long run, this will help maintain property values for buyers and should have a substantial impact on neighborhood image and marketability. The City adopted an amendment to the zoning ordinance that makes development of substandard inner city parcels more

feasible, reducing the timeline and approval process in many cases. The City adopted the International Building Code that contains a chapter “Existing Buildings” allowing designers additional alternatives to meet requirements when renovating older buildings. This option can make redevelopment of older buildings more practical and less expensive.

Additional opportunities for mixed-use development, including housing at increased density, is now allowed in commercial corridors with the implementation of *ReCode Knoxville*. The City has made major investments in Knoxville Area Transit (KAT), which won *North America’s 2017 Outstanding Public Transit System Award*. Improved public transit helps LMI residents to better connect their housing with jobs and other resources and amenities.

The City participates in the Knoxville CRA Advisory Council of First Horizon Bank, as a member. The City encourages investment in LMAs and/or areas of racial or minority concentration, including providing opportunities to increase overall housing development, resulting in more affordable housing at all income levels. The City also works with CHDO developers to develop more affordable housing opportunities outside of LMAs and/or areas of racial or minority concentration to allow more LMI households choice in where to live, increased access to the jobs and schools, and ultimately the opportunity to transition out of poverty. The City will also review LIHTC applications it receives for endorsement inside the city for development of more affordable housing opportunities outside of LMAs and/or areas of racial or minority concentration.

The City is increasing its investment in initiatives that promote workforce development and local capacity-building, especially in the wake of the economic impact of Coronavirus/COVID-19.

Discussion:

The City is committed to continuing to reach out to residents, neighborhood and community organizations, the faith community, and businesses, and listening to and addressing their needs. New relationships have been forged through the Consolidated Plan community engagement process, which began in July 2019. The new Community Empowerment Department within the City of Knoxville will also be available to assist in its role as the liaison between community agencies and the City.

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

The City is committed to encouraging investment in low- and moderate-income areas (LMAs) and/or areas of racial or minority concentration, including providing opportunities to increase overall housing development, resulting in more affordable housing at all income levels. The City also works with CHDO developers to develop more affordable housing opportunities outside of LMAs and/or areas of racial or minority concentration to allow more LMI households choice in where to live, increased access to the jobs and schools, and ultimately the opportunity to transition out of poverty. The City also reviews Low Income Housing Tax Credit (LIHTC) applications it receives for endorsement inside the city, to promote the development of more affordable housing opportunities outside of LMAs and/or areas of racial or minority concentration.

HUD has required cities and public housing authorities that receive federal funds for housing and community development to Affirmatively Further Fair Housing (AFFH) since the inception of the Fair Housing Act in 1968. The City of Knoxville's PY2020-2024 Consolidated Plan incorporated information from an Analysis of Impediments to Fair Housing Choice (AI) completed in May 2020. The City continues to affirmatively further fair housing by: making referrals to the Tennessee Human Rights Commission; participating in conferences (including the Equality Coalition for Housing Opportunity, the Mayor's Council On Disability Issues, Disability Resource Center, Knoxville-Knox County Homeless Coalition); developing and promoting Fair Housing training with landlords who participate/are interested in participating in the City's Rental Housing Rehabilitation and Development program; placing of the Equal Opportunity Housing logo on relevant City publications and housing programs that use CDBG, HOME, and ESG funding; funding programs which promote housing opportunities, such as homeownership education and down payment assistance, housing improvements, and new housing development; and promoting applicable civil rights legislation and regulations relative to fair housing and equal opportunity.

To serve all citizens, the City will provide Braille materials, materials recorded on audiocassettes, and interpreters for the hearing impaired with prior notice of special needs. The City 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 prior notice of need.

Actions planned to foster and maintain affordable housing

The City of Knoxville supports both the development of new, and maintenance of its existing stock of affordable housing. The City's locally-funded, Affordable Rental Development Fund (ARDF) begun in July 2017 has increased to \$12.6M, including \$2.5M in its PY2020-2021, supports the development of new affordable rental housing. The City also continues to assist KCDC, the public housing authority, with the revitalization of the Five Points neighborhood which includes the redevelopment of the Walter P. Taylor Homes public housing development and with the new plans for the redevelopment of Austin Homes. The City of Knoxville has invested more than \$13.5M in local dollars on Five Points and committed \$4.25M in PY2019-2020 and \$4.5M in PY2020-2021 to Austin Homes. The City also supports private developers of affordable housing by assisting with documentation required by the State of Tennessee for tax credits through the Tennessee Housing Development Agency (THDA).

ReCode Knoxville, an initiative to total revise the city of Knoxville's Zoning Code has now been implemented. It proposed to increase the areas available for housing development by 40%. Increasing the areas where multi-family housing, at increased density, can be located could further increase the availability of affordable housing in Knoxville.

Actions planned to reduce lead-based paint hazards

In April 2019, the City was awarded a Lead Hazard Reduction Grant from HUD's Office of Lead Hazard Control and Healthy Homes in the amount of \$3.6 million to be spent by September 2022. With these funds, the City is able to add lead testing and abatement to its home repair programs. The City will continue to implement the HUD regulations for elimination of lead-based paint hazards.

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

These actions will reduce the number of housing units in the City with lead-based paint hazards and increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families. The City has Rehabilitation Specialist staff certified as *Healthy Homes*

Specialist with the National Environmental Health Association. *Healthy Homes* measures are carried out on rehabilitation projects to reduce the number of health and safety risk within the homes.

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

Actions planned to reduce the number of poverty-level families

The City of Knoxville implements programs that benefit low- and moderate-income individuals (LMI), families and neighborhoods in an effort to reduce poverty and improve quality of life. Families participating in Housing and Neighborhood Development programs will see an improvement in their economic condition and it is anticipated that the number of families in poverty will be reduced.

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

The City of Knoxville, in cooperation with Knoxville's Community Development Corporation (KCDC), the city's redevelopment authority, implements redevelopment plans in low and moderate income areas to strengthen public and private investment and create job opportunities and neighborhood revitalization. Redevelopment, along with other actions, such as support for mixed-use development, and city programs like the Commercial Façade Improvement program, have been designed to encourage private investment in older neighborhoods. Many of these neighborhoods are LMAs and/or areas of racial and minority concentration and these efforts provide new opportunities for low- and moderate-income households. Policies on redevelopment coordinate residential redevelopment with adjacent neighborhood commercial development so that both come on-line at the same time. This serves to support both efforts. Additionally, mixed-use development that combines ground floor use with upper level housing use is underway downtown as well as in smaller commercial nodes outside of the City center. The City's Commercial Façade Improvement program provides funds from local sources to assist in such development. These funds are also helping to create job opportunities, as well as increased

access to desired amenities, in redeveloping areas of the city.

Actions planned to develop institutional structure

A strength of the Knoxville/Knox County community is that it has large, experienced nonprofit agencies that maximize long established ties to raise private funds to support social service activities. Many of these organizations have worked together over decades to coordinate services in the community. A weakness may be that newer organizations with less experience and capacity face challenges competing with the larger organizations for limited resources. This criticism is heard in particular from minority-developed/minority-led organizations. Through the PY2020-2024 Consolidated Plan process, the City engaged organizations like the NAACP, which brought new initiatives to the City, including the idea of a construction-related job pipeline and creation of a central repository of contractors and subcontractors, developed by and within minority communities. Support for capacity building within minority communities, including technical assistance and relationship development, is a critical component of making the idea a reality. With an administration change within the City, a new Community Empowerment Department will be especially helpful as the liaison between community organizations and the City.

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

The City supports coordination between public and private housing and social service agencies through the Mayor's Roundtable on Homelessness that meets quarterly and the Knoxville Homeless Coalition that meets monthly. Through local funding, the City of Knoxville is supporting CHAMP, the community's Coordinated Entry System, a common intake and assessment process that streamlines referrals and prioritizes the most vulnerable individuals and families for social services and housing assistance. KCDC, the public housing authority for Knoxville and Knox County, has recently developed a new interface for its website streamlining information to make it more accessible to the public.

Discussion:

While the challenges of 2020 continue to grow – the public health threat of the Coronavirus/COVID-19 pandemic, the economic consequences of the shut-down due to the pandemic, social unrest due to systemic racism, and most recently, the City's IT system being attacked by ransomware - the City remains committed to its core values. The City will continue to address how it can best understand and meet the needs of all of its citizens, particularly the needs of the underserved, including: Affirmatively

Furthering Fair Housing; fostering and maintaining affordable housing; reducing lead based paint hazards; reducing the numbers/increasing opportunities for families at/below poverty level; developing an equitable institutional structure; and enhancing coordination between public and private housing and social service agencies.

Program Specific Requirements

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

Introduction:

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

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

as follows:

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

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

The City uses recapture provisions to ensure affordability in the HOME assisted homeownership program. Only direct subsidy to the homebuyer is subject to recapture. The recapture provisions are enforced during the following affordability period:

- Five years when the per unit HOME investment is under \$15,000
 - Ten years when the per unit HOME investment is \$15,000-\$40,000
 - Fifteen years when the per unit HOME investment exceeds \$40,000
- If the house is sold by the homeowner during the affordability period, the City will recapture HOME funds out of net proceeds as follows:
- The amount of HOME investment to be recaptured will be reduced on a pro-rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.
 - If the net proceeds are not sufficient to recapture the balance owed on the HOME investment as determined above plus enable the homeowner to recover the amount of the homeowner's down payment, the City and the owner will share the net proceeds.
 - The net proceeds are the sales price minus loan repayment (other than deferred payment loan HOME funds) and closing costs. The net proceeds will be divided proportionally according to the following formulas: A forgivable loan will be used to finance the HOME assistance to the homebuyer. The HOME balance will be forgiven in full at the end of the affordability period if the homebuyer remains the owner and the occupant for the full period. Additional HOME funds may be provided as a fully amortizing and repayable loan. The recapture provision will be enforced through the homebuyers financing agreement with the City, which will be secured by a Deed of Trust. The recaptured amount of HOME funds will be used for HOME eligible activities.

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

The City uses recapture provisions to ensure affordability in the HOME assisted homeownership program. When HOME funds are used to assist homeownership, the housing will be subject to the

following affordability period:

- Five years when the per unit HOME investment is under \$15,000
 - Ten years when the per unit HOME investment is \$15,000-\$40,000
 - Fifteen years when the per unit HOME investment exceeds \$40,000
- If the house is sold by the homeowner during the affordability period, the City will recapture HOME funds out of net proceeds as follows:
- The amount of HOME investment to be recaptured will be reduced on a pro-rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.
 - If the net proceeds are not sufficient to recapture the balance owed on the HOME investment as determined above plus enable the homeowner to recover the amount of the homeowner's down payment, the City and the owner will share the net proceeds.
 - The net proceeds are the sales price minus loan repayment (other than deferred payment loan HOME funds) and closing costs. The net proceeds will be divided proportionally according to the formula above.
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

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

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

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

See Appendix.

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

The Coordinated Housing Assessment and Match Plan, or CHAMP, is the coordinated entry system

for Knoxville/Knox County. Its purpose is to make homelessness rare and brief by assessing the unique needs, barriers, and strengths of those experiencing a housing crisis and then to match that person or family to the resources, services, and housing available in Knoxville/Knox County. While participating in CHAMP does not guarantee housing for all experiencing homelessness, it is the best way for our community and service providers to respond to those needing stable housing. CHAMP is intended for all people experiencing homelessness (living and sleeping outdoors, a place not meant for human habitation, in an emergency shelter, fleeing/attempting to flee domestic violence, or exiting an institution where that individual resided for up to 90 days and were homeless before entering that institution), regardless of household composition, age, or situation in housing. Single adults, young adults, youth, families and veterans are all eligible.

There are three designated CHAMP access points in Knoxville, however due to COVID-19 many of the partner agencies have had to temporarily make staff and building access changes. The Homeward Bound Office of Knoxville-Knox County Community Action Committee (CAC) serves families with children or youth or young adult on their own (21 years-of-age and younger). The Volunteers of America serves members of a military veteran family: either a veteran, a member of a family in which the head of the household is a veteran, the spouse of the head of household is a veteran, or only served time in military training. The Bush Family Refuge of the Volunteer Ministry Center serves individuals/single adults. While these Designated Access Points are the suggested starting points for CHAMP, many agencies have staff members knowledgeable about CHAMP and are prepared to help a person experiencing a housing crisis.

If an individual/family are eligible for a program, they will receive a referral. Once the program has an opening, an intake will be scheduled. After the intake is completed and the individual/family are enrolled in the program, a case manager will work with them to find housing.

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

The City Housing and Neighborhood Development Department announces the availability of ESG funds and local, general funds for homeless agency grants during its January public meeting, followed up by an announcement/media release. Information is posted online about the timeline, including a mandatory technical assistance training workshop. Housing and Neighborhood Development staff read through the application documents and instructions and give guidance for successful completion. Applicants are given between two and three weeks to complete the applications and turn in by a deadline. Applications are assessed for meeting certain basic, threshold eligibility criteria as well as meeting programmatic, budgetary, timeline, and other criteria. A group of three or five City staff (the Department Director, Office on Homelessness Coordinator, Program Specialist Senior, and one to two other staff outside the department) will review the applications and then meet to discuss and rate the proposed activity(ies). Funding is decided typically to meet

the minimum requirements of the program while balancing by capacity, populations to be served and component category.

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

The agencies awarded ESG have not had a problem including a person experiencing or had experienced homelessness.

5. Describe performance standards for evaluating ESG.

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

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

The City uses a Risk Analysis Matrix to determine which subrecipients will receive formal in-person monitoring. The focus of monitoring is:

- (1) To review operations: administrative, financial and programmatic;
- (2) To assess the reliability of internal controls (general management/business practices and procedures);
- (3) To verify contractual and regulatory compliance (city, state and federal);
- (4) To verify that goals and objectives (performance criteria and standards) are met.
- (5) To verify the civil rights requirements are met;
- (6) To test the reliability/validation of invoices and reports (documentation);

- (7) To determine if costs and services are allowable and eligible, and that clientele served is eligible; and
- (8) To ensure and assure that the agency has the capacity to carry out the project.

The City does not anticipate any planned PY2020-20204 CDBG activities to meet the requirements of Urgent Need. Although unused prior year CDBG funds will be committed to activities responding to the Coronavirus/COVID-19 pandemic and its economic consequences, the City doesn't intend at this time to designate them under the National Objective of Urgent Need. However, the City is waiting for official HUD Notice regarding CARES Act CDBG-CV funds to respond to the Coronavirus/COVID-19 pandemic that are part of the Substantial Amendments to its PY2019-2020 Annual Action Plan, submitted to HUD in early June, 2020.

Attachments

Citizen Participation Comments

City of Knoxville

PY2020-2024 Consolidated Plan and PY2020-2021 Annual Action Plan

Citizen Participation Appendix

Table of Contents

This appendix includes all comments from surveys, meetings and correspondence received.

- I. **Community Engagement Process (July – October, 2019)**
 - A. Summary of Community Engagement Process and Results
 - B. Survey Comments (open-ended responses)
 - C. Kick-Off Event – July 7, 2019
 - D. Neighborhood Outreach (Survey/Polling Meetings)
 1. East Neighborhoods – August 19, 2019
 2. North Neighborhoods – August 20, 2019
 3. West Neighborhoods – August 22, 2019
 4. South Neighborhoods – August 26, 2019
 - E. General Public Meetings (Survey/Polling Meetings) **Knoxville News Sentinel Notice*
 1. September 24, 2019 evening
 2. September 25, 2019 daytime
 - F. Consultation – Focus Groups/Targeted Populations and Service Providers
 1. People Experiencing Homelessness
 - a) Next Step Initiative (people experiencing street homelessness) - July 25, 2019
 - b) Youth Advisory Board (YAB) – August 29, 2019
 - c) Knoxville-Knox County Homeless Coalition – September 24, 2019
 2. Racial/Ethnic Minorities
 - a) NAACP, Knoxville Chapter – August 6, 2019
 - b) Latinx Advocates – August 28, 2019
 3. Seniors/People with Disabilities
 - a) CAC Office on Aging – August 16, 2019
 - b) Mayor’s Council on Disability Issues (CODI) – September 13, 2019
 4. LMI Areas/Neighborhoods
 - a) Lonsdale Neighborhood and Lonsdale School Parents – September 16, 2019
 - b) SEED – September 17, 2019
 - c) Great Schools Partnership School Liaisons – September 20, 2019

5. Affordable Housing Developers – September 19, 2019

6. Questionnaires Returned

- a) Positively Living
- b) Knox County Schools
- c) Bridge Refugee Services
- d) Diversity Business Advisory Council
- e) NAACP, Knoxville Chapter

7. Other Comments

II. **Public Meeting – January 21, 2020** **Knoxville News Sentinel Notice*

III. **Draft Consolidated Plan and Annual Action Plan Notice of Availability,**

30-day Public Comment Period (June 24 – July 24, 2020), and

Public Meeting/City Council Workshop – June 25, 2020 **Knoxville News Sentinel Notice*

IV. **Knoxville City Council – July 28, 2020**

I. Community Engagement Process
**A. Summary of Community Engagement
Process and Results**

The Consolidated Plan

The U.S. Department of Housing and Urban Development (HUD)'s Consolidated Plan is designed to help states and local jurisdictions to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community wide dialogue to identify housing and community development priorities that align and focus funding from HUD's Community Planning and Development (CPD) formula block grant programs: Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program, Housing Trust Fund (HTF) Program, Emergency Solutions Grant (ESG) Program, and Housing Opportunities for Persons With AIDS (HOPWA) Program.

The City of Knoxville's PY2020-2024 Consolidated Plan

The City of Knoxville is preparing its Five-Year, program year 2020-2024 Consolidated Plan due to HUD in May 2020. The City anticipates receiving HUD Community Planning and Development (CPD) grant funds including Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) Grant, and Emergency Solutions Grant (ESG) funds for programs and activities under the Consolidated Plan beginning in July 2020.

Community Engagement Process

The City of Knoxville's Community Development Department began planning in spring 2019 for a three-month community engagement process to include public participation and consultation with organizations partnering with the City on affordable housing and other community development activities.

While citizen participation is incorporated throughout the entire planning process, it can play a key role in determining needs. An assessment that includes first-hand information from potential beneficiaries of funded activities can better gauge the level of need at the individual level and can help identify potential obstacles in program implementation. Consultations are valuable at this stage to determine what activities other organizations are already carrying out and to determine potential collaborations. Based on consultations and citizen participation, grantees can identify programs that are adequately meeting a need and choose to supplement and expand upon successful programs.

Public Participation

The City of Knoxville is designated as an *entitlement grantee* by HUD, and as such is required (under the Code of Federal Regulations or CFR, Title 24 – Housing and Urban Development, 91.105) to adopt a *Citizen Participation Plan* that encourages citizen participation in the development of any consolidated plan, any substantial amendment to the consolidated plan, and the performance report. In addition, HUD provides guidance that participation should specifically include: Low and moderate income persons; Those living in slum and blighted areas; Those living in areas where CDBG funds are proposed to be used; By residents of predominantly low and moderate income neighborhoods; Minorities and non-English speaking persons; and Persons with disabilities.

HUD also encourages jurisdictions to explore alternative public involvement techniques and quantitative ways to measure efforts that encourage citizen participation to create "a shared vision for change in communities and neighborhoods."

The Community Development Department began its public participation strategy by consulting with the City's Office of Neighborhoods and Neighborhood Advisory Council (NAC) with the goal to better engage and be more accessible to residents. A series of neighborhood meetings was planned across the city – north, south, east and west. The NAC and Office of Neighborhoods helped determine meeting locations and publicized the meetings through their neighborhood association list-serve, newsletters, and social media sites. Two public meetings in a central location were added later – one held mid-morning and another in the early evening - to be accessible to a broader audience. The two public meetings, held in August and September, were publicized in the Knoxville News Sentinel to meet its Citizen Participation Plan guidelines. Additional meetings were held with staff and members from Socially Equal Energy Efficient Development (SEED), a non profit, grassroots organization and Knoxville's Public Housing Authority – Knoxville's Community Development Corporation (KCDC)'s Knoxville Tenant Council in October, 2019.

Community Development staff also created an online survey instrument on Survey Monkey, asking residents about priority community needs. The survey could be accessed from either a computer, tablet or a smart phone with internet service. Publicity for the survey included: a "kick-off" event; media advisory; through the City's web and Face Book pages; the Office of Neighborhood's list serve and weekly newsletter; by several news media organizations; and other methods including distributing fliers with the survey web address throughout the community, at libraries and community centers. The survey went live online on July 11, 2019, and ended on October 7, 2019. Four-hundred (400) respondents took the survey online.

The online survey was adapted for use in the meetings with the use of Turning Point software and polling equipment. Meeting attendees were given touch pad devices to answer the survey questions shown in the meeting's Power Point presentation and their responses were recorded by the software. One-hundred and twenty-nine (129) people attended nine meetings (August-October, 2019):

1. Community Development managers and staff (a beta test of sorts) – August 16
2. East Neighborhoods meeting – August 19
3. North Neighborhoods meeting – August 20
4. West Neighborhoods meeting – August 22
5. South Neighborhoods meeting – August 26
6. Public meeting (evening) – September 25
7. Public meeting (morning) – September 27
8. SEED staff and students – September 17
9. Knoxville Tenant Council, a board made up of KCDC resident-representatives – October 23

After the meeting presentations, attendees were invited to share in small groups, more open-ended comments, to ask questions, and discuss their ideas/concerns about needs in the community. Staff took notes of these on large sheets of paper at all the meetings.

Lastly, the City partnered with SEED to conduct door-to-door outreach to people who are typically under-represented and living within areas of low income and minority concentration. SEED's mission is to "create pathways out of poverty for young adults through job readiness training while equipping communities with environmental literacy skills." SEED staff/trainees used computer tablets to conduct and collect survey responses from 94 people in the community in September 2019.

A total of 623 survey responses were collected by Survey Monkey (400), Turning Point (129), and through SEED's outreach (94). Data from each of the survey instruments exported into Excel, allowing responses to be combined.

Survey Methodology

The questions developed for the survey by the Community Development Department were selected to ascertain people's opinions about community needs from the perspective of publicly provided services, including those that could be funded with HUD Community Planning and Development (CPD) grant funds that the City receives/anticipates to receive – Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) grant, and Emergency Solutions Grant (ESG) programs.

Nine questions asked about different categories of community needs: Neighborhood Needs, Home Ownership Needs, Rental Housing Needs, Homeless Needs, Special Populations' Housing and Service Needs, Economic Development Needs, Public Service Needs, Public Facility Needs, and Public Infrastructure Needs. Respondents would pick the three (or five, in one case) 'community needs' that they felt were most important. Respondents didn't rank them, they just picked the three they thought the most important of those listed. Needs were later ranked by a count of how many people picked that 'answer.' On question ten, respondents chose the three categories they thought the most important (from the nine) community needs. Those were then used to rank the most important community needs categories.

The remainder of the questions were demographic in nature. See the demographics of the respondents and the survey questions at the end of this document.

Community Development staff also held nine focus groups with 146 participants in order to reach/gather community needs information from additional under-served populations (and/or their advocates), including:

1. People Experiencing Homelessness
 - The Next Step Initiative (people living outdoors/on-the-street and outreach staff) – July 25
 - The Youth Advisory Board (a board made up of youth experiencing homelessness) – August 29
2. Racial and Ethnic Minorities
 - Knoxville NAACP (members of the Housing Committee and meeting attendees) – August 6
 - Latinx Advocates – August 28
 - Lonsdale Elementary School Parents and others (Spanish-speaking) – September 16
3. People who have a Disability
 - The Mayor's Council on Disability Issues (CODI) – September 13
4. Seniors/the Elderly
 - Knoxville-Knox County Community Action Committee (CAC) Office on Aging and O'Connor Senior Center (senior participants and program staff) – August 16
5. Low- and Moderate-Income Residents and Areas
 - Lonsdale Neighborhood Leaders – September 16
 - Great Schools Partnerships Community Schools (Low- and Moderate-Income Areas, School Resource Coordinators and staff) – September 20

Focus Groups were organized by community leaders and advocates within their particular area of interest. The meetings were facilitated by Community Development staff and group participants were asked three questions:

1. What's working well (services, etc. for their particular group) within the Knoxville community?
2. What's not working well?
3. What are your Ideas/solutions for improving services, etc.?

Community Development staff took notes (on large pieces of paper) of all responses, then asked focus group participants to prioritize the three ideas/solutions using colored, sticky dots – the more dots, the higher priority. At the end of that process, participants were asked if anything else was missing from the list.

Consultation

In addition to *citizen participation* requirements, HUD Consolidated Plan regulations (24 CFR, Part 91.100) identify categories of organizations the grantee must consult with during the Plan's development. Entitlement grantees must consult with public and private agencies that provide assisted housing, health services, and fair housing services for children, veterans, youth, elderly, persons with disabilities, persons living with HIV/AIDS, and their families. When preparing its homeless strategy, local grantees must consult with the Continuum of Care (CoC) and other agencies that provide homeless assistance and homelessness prevention services.

In addition to the focus groups listed above, that included public and private agency staff, Community Development held focus groups with partner-organizations in the community, including:

1. Affordable Housing Developers (Community Housing Development Organizations (CHDOs), Knoxville's Community Development Corporation (KCDC), and other non-profit housing developers and for-profit housing developers) – September 19
2. Organizations that assist the Homeless (the Knoxville Homeless Coalition, which is the CoC) – September 25

Focus Group participants were asked the same three questions (and their responses were recorded) as above and asked to prioritize their ideas/solutions in the same way. At the end of that process, participants were also asked if anything else was missing from the list.

There were groups that were not able to participate in a focus group due to time constraints, etc. For these, a questionnaire was developed with the same three questions and asking the person completing it, to prioritize their ideas/solutions. Questionnaires were sent to: the City of Knoxville's Diversity Business Advisory Council, Bridge Refugee Services, the Knoxville NAACP, AmeriCorps, Knox County Schools, Childrens' Hospital, Positively Living, and Broadband Internet Services Providers.

Combining Survey Data and Notes from Meetings/Focus Groups/Questionnaires

Community Development staff gathered:

- Data from all survey sources (Survey Monkey, Turning Point, and SEED surveys)
- Comments from notes taken at neighborhood meetings (4), public meetings (2), SEED and Knoxville Tenant Council (2) meetings, and focus groups (11)
- Questionnaire responses

- Other comments received (Knoxville NAACP, Volunteer Ministry Center, and on the City of Knoxville's Face Book page and Instagram posts.)

and broke them down into the categories used in the survey to further elucidate the survey data. Duplications/redundant comments ("more affordable housing is needed" and "Knoxville needs more affordable housing" for example) were combined. However, comments that "fit" into multiple categories/subcategories were included in more than one category/subcategory, so there is some duplication of comments where it further described the data. Comments that didn't fit a specific – or pertained to multiple – categories/subcategories were added at the end of the subcategory.

Data Quality

Several measures were taken to protect data quality. No names or individual identifiers were tied to any of the comments from the surveys, polling meetings, focus groups, public meetings or any other comment. All of the notes from the meetings and focus groups were typed by the same staff person. Notes were then checked by at least one other meeting attendee for accuracy. Survey Monkey, Turning Point, and SEED data was exported into one Excel file where it was checked (and double-checked by another staff member) for accuracy. The data quality was compiled into one document in a team meeting where staff members could challenge the placement or inclusion/exclusion of comments.

Research and other Data

While the further development of the Consolidated Plan document (draft will be available in April 2020) will include data from:

- Housing Needs Assessment
- Homeless Needs Assessment
- Housing Market Analysis
- Analysis of Impediments to Fair Housing Choice (AI),

some preliminary data from both local sources (University of Tennessee *KnoxHMIS's* Community Dashboard on Homelessness, the Knoxville-Knox County Homeless Coalition, 211 East Tennessee, East Tennessee Development District, etc.) and national sources (American Communities Survey) helped to confirm key findings from the community engagement process.

Summary of Findings

Homelessness Needs ranked highest priority need category overall in the surveys. Within this category, survey respondents ranked *Affordable Permanent Housing* as the most important need of those experiencing homelessness. Data from *KnoxHMIS's* Community Dashboard on Homelessness corroborates that people experiencing homelessness cite "No Affordable Housing" as the primary cause for their homelessness (Knox HMIS, for October 1-December 31, 2019). *Homelessness Prevention and Supportive Services Connecting People to Resources* ranked second and third highest within the Homelessness Needs category. Again, data from the Community Dashboard on Homelessness shows causes for homelessness, like "Eviction," that point to the need for further homelessness prevention services. Likewise, some of the other causes for homelessness (mental health/health, domestic violence, etc.) point to the need for supportive services.

Focus groups were held with people who were currently experiencing homelessness (or had in the recent past), including: people experiencing street homelessness (arranged through The Next Step Initiative) and youth/young adults serving on the Youth Advisory Board (arranged by CAC). A focus group was also held with the Knoxville Knox County Coalition for the Homeless, which also serves as the *Continuum of Care*, made up of staff from organizations that provide services to those experiencing homelessness. Focus group participants, across the board, expressed that different populations had different levels of vulnerability and housing and service needs. Participants talked about the closing of Lakeshore (a mental health hospital) and the gap in housing and services for people experiencing serious and persistent mental illness. Another example given was homeless youth -who are especially vulnerable and shouldn't be housed alongside adults in emergency shelters. Yet another example was that people who had been homeless for a long period of time typically had more difficulty with following shelter rules, thus having shorter shelter stays and less contact with case managers who could connect them with resources – including permanent housing. Comments from one organization included the need for *low-barrier* shelter to help meet these needs. The need for a *Housing Navigator* to coordinate services and access to amenities (showers, laundry facilities, phone charging and computer access) were also priority needs.

Neighborhood Needs ranked second highest priority need category overall. Within this category, respondents ranked *Affordability of Housing* as the most important need in neighborhoods. Local data (211 East Tennessee), national data (American Communities Survey) and other sources (RentJungle.com, Zillow.com) confirm this. "Housing and Shelter" and "Utilities" made up 54.9% of all calls for assistance received by 211 East Tennessee (January 2019-January 2020) for the area. American Communities Survey (ACS) used by HUD to develop its Comprehensive Housing Affordability Strategy (CHAS) data, released in August 2019 for 2012-2016, showed that more than a third (34%) of city households are *cost-burdened*, paying more than 30% of their monthly incomes in housing costs. Data from commercial websites, RentJungle.com and Zillow.com, show increasing rent (26% increase from 2012-2016) and home sales (10% increase for the same period), compared to a 5% increase in household incomes (2012-2016 ACS data) for the same time period.

Public Services (crime prevention, substance abuse/addiction, health, mental health, employment and job training services, recreation, energy conservation, etc.) and *Overall Quality of Life in the Neighborhood* (walkability, safety) ranked second and third highest in the *Neighborhood Needs* category.

Participants at public and neighborhood meetings, as well as focus group participants, expressed concerns that neighborhoods are losing affordable housing to "house-flippers" and a desire to increase opportunities for residents, especially in LMI neighborhoods, to benefit not just from repairs on their houses, but also from the construction job opportunities that come with the housing repair programs. Overall, people said they want better communication and relationships between neighborhoods and the City, especially with the KPD, to improve neighborhood safety and security. People said they desire: increased police and Neighborhood Watch presence; street lights and other infrastructure improvements to improve accessibility and reduce crime; implementation of street cameras and lowering speed limits in neighborhoods; violence prevention and limiting access to guns; better community interaction to curb violence and illegal activities; more Spanish-speaking police officers; and improved relationships between KPD and people experiencing street homelessness.

Economic Development Needs ranked third highest priority need category overall. Job Creation and Start-ups and Business Expansion, were very closely ranked as highest priority within this category. Support for Existing Businesses in Redevelopment Areas ranked close to highest.

While the unemployment rate in the city of Knoxville is fairly low (4.2%), wages are also low. According to the Bureau of Labor Statistics (May 2018 News Release), the mean hourly wage for all occupations, for Knoxville is \$21.70 compared to \$24.98 for the U.S., a 13% difference. Certain populations are also disproportionately impacted by low wages and high unemployment. According to the 2013-2017 ACS, 41.6% of black Knoxville households live below the poverty line, compared to the national average of 25.2%. Deniere Thomas, Deputy Commissioner of Workforce Learning and Development with the Tennessee Department of Labor and Workforce Development, said in a community meeting on January 6, 2020, that, "labor force participation among adult African American males is lower than it was during The Great Depression." She went on to say that the reason is that "wages are not keeping up with economic growth." She also said that, "barriers to employment like transportation, childcare, etc. are the same barriers that keep black people from school/training."

Participants in focus groups coalesced on the idea of developing a pipeline or *career ladder* of construction jobs that would increase opportunities for residents, especially in LMI neighborhoods, to benefit not just from repairs on their houses, but also from the construction job opportunities that come with the housing repair programs. The Knoxville Chapter of the NAACP submitted the following recommendation:

We need both affordable housing and good jobs, and we want CDBG funds to tie these two positive outcomes together. The East Knoxville and Mechanicsville neighborhoods once had a vibrant small business presence, which we very much want to see again by providing our resident entrepreneurs a supportive network. We envision three initiatives:

Support a community capacity building processes (a Community Development Network) within the East Knoxville / Mechanicsville (and within the Lansdale, and the South Knoxville higher risk neighborhoods if these neighborhoods so choose) to develop a neighborhood vision of community development, a long-term community development plan, and shorter-term goals;

Develop a training-to-employment construction career ladder within the East Knoxville / Mechanicsville neighborhoods with the Community Development Network and other partners so that trained residents can get jobs within the housing construction and rehabbing job fields funded by CDBG within their neighborhoods; and

Develop a small business incubator within the East Knoxville / Mechanicsville neighborhoods to spur low to middle income residents to create and expand small businesses and jobs within their neighborhoods.

Other related comments include: construction jobs should be targeted, as they pay living wages and provide highly valuable skills for the employees and the recommendation of creating a central repository of local general construction and home improvement contractors. It potentially could include a portal with projects, ratings of past work, and offer other assistance for both contractors and organizations. These goals would help the City meet Diversity Business Enterprise (DBE) goals to provide opportunity to small, minority- and women-

owned businesses, and HUD Section 8 requirements (giving preference to local businesses that hire LMI and public housing residents for jobs).

Other Priority Needs Categories

Infrastructure Needs ranked fourth highest priority need category overall. *Street Improvements – Pedestrians* ranked highest priority need within the category. *Public Transit* and *Parks* were second and third highest priority needs. Comments from meetings included: KAT needs to be expanded with new routes to outlying areas - Farragut, Kams, Powell, South County; KAT needs expanded hours of operation and increased frequency of buses; water/sewer improvements are needed in East Knoxville; and more traffic calming is needed, especially in North Knoxville. It should be noted that sidewalks, public transit, and parks are all a focus of the City's Americans with Disabilities Act (ADA) capital improvement plan. Sidewalks and public transit are also important to people accessing employment.

Public Service Needs ranked fifth highest priority need category overall. *Health Services (including mental health services)* ranked highest priority need within this category. There were a lot of comments in this category about the need for mental health services – case management and wrap-around services – as well as the loss of mental health care and facilities. *Employment and Job Training Services* ranked second highest in the category and *Crime Prevention* ranked third highest. Participants reported that health services (including mental health) are expensive and scarce.

Rental Housing Needs and *Homeownership Needs* were ranked sixth and eighth overall, respectively. Within both categories, *Energy Efficiency Improvements* was ranked as the most important need. Housing *Rehabilitation* was the second highest need again for *Homeownership Needs* and third highest for *Rental Housing Needs*. Local data from 211 East Tennessee show that 25.7% of all calls in the past year were for utilities assistance, confirming that energy efficiency improvements are an identified need. The age of the city's housing stock also points to the need for energy efficiency improvements, as well as other improvements that come with housing rehabilitation. Data from the 2013-2017 ACS for the city of Knoxville show that over 57,000 housing units (64% of total housing units) are more than 40 years old, and 10,800 (12%) housing units are more than 80 years old. Participants in neighborhood, public meetings, and focus groups echoed the need for increased weatherization to stabilize utility bills, as well as affordable solar panels, installation of insulated windows, and the need for additional education on how residents can lower energy usage.

Tenant-based Rental Assistance (TBRA) was ranked second highest within the *Rental Housing Needs* category. Data from 211 East Tennessee show that of the calls for assistance for Housing and Shelter (29.2% of all calls within the past year), the highest number of requests were for rent assistance (55%).

While not ranked high in the survey, *Accessibility* in housing was very important to focus group participants who have a disability and for seniors/elderly, as noted below.

Comments about *Rental Housing Needs* included the need for: New, government-subsidized housing should be 100% accessible; Development of additional affordable rental housing to accommodate the high demand; more income-based housing in 'areas of opportunity;' land bank(s) to facilitate homeownership; more public housing; incentives for landlords to accept Section 8 vouchers; and more housing for middle income households (not the very lowest income).

Comments about *Homeownership Needs* included the need for: new government-subsidized housing should be 100% accessible; housing rehabilitation, including emergency and minor home repairs to address mold, lead in water; down payment assistance, especially for home-buyers with student loan debt; information about predatory lending; and an increase in after-rehab values (from Affordable Housing Developers focus group).

Special Populations' Housing and Service Needs ranked seventh highest priority need category overall. *Housing and Services Needs for People with Mental Illness* ranked as highest priority with this category. *Housing and Services for People Experiencing Domestic Violence* and *Housing and Services for People Experiencing Homelessness* ranked second and third highest priority, respectively within the category.

Participant comments included concerns about the growing need to fill the gap in mental health services since the closing of mental health facilities in Knoxville in recent years. Related to these concerns are the needs of homeless populations for emergency shelter and services, as well as permanent supportive housing with a treatment component to address mental health, drug abuse/addiction, and behavioral health.

Public Facilities Needs was ranked last of the priority needs categories. *Neighborhood and Community Centers, Youth Centers, and Seniors Centers* ranked first, second and third highest need within this category. In addition, meeting participants suggested creating public shared spaces like: entrepreneur, small business, and/or Maker Space; an LGBTQ+ community center; a job creation center with computers; and a day space for individuals with developmental disabilities.

Consolidated Plan/Strategic Plan Priority Needs

The City anticipates receiving HUD Community Planning and Development (CPD) grant funds including Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) Grant, and Emergency Solutions Grant (ESG) funds for programs and activities under the Consolidated Plan beginning in July 2020. A key feature of these grants is the grantee's ability to choose how the funds will be used. For each program, HUD describes a broad range of eligible activities. The state or local governments determine which of the eligible activities will best serve the needs of their community.

When developing a Consolidated Plan, a grantee must first analyze the needs within its jurisdiction and then propose strategies to meet those needs. The level of need in a community will always be greater than the limited resources available to meet the need. Accordingly, the first step of the Strategic Plan is to identify the grantee's priority needs. Priority needs are the needs that will be addressed by the goals outlined in the Strategic Plan.

Once priorities have been established, grantees must develop a set of goals based on the availability of resources, and local organizational capacity. The goals should specifically address the priority needs. The goals will serve as a management tool to help the grantee track and monitor performance throughout the term of the Consolidated Plan.

HUD Regulations

HUD has requirements and regulations guiding each funding source, including federal objectives (in bold type below):

The Community Development Block Grant (CDBG) Program provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by **providing decent housing and a suitable living environment**, and by **expanding economic opportunities**, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended **42 U.S.C.-530.1** et seq.

The HOME Investment Partnerships Program (HOME) provides formula grants to States and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating **affordable housing for rent or homeownership** or providing direct rental assistance to low-income people. HOME is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. The HOME Statute is contained in Title II of the Cranston-Gonzalez National Affordable Housing Act.

The Emergency Solutions Grant (ESG) is a formula grant program. Eligible recipients generally consist of metropolitan cities, urban counties, territories, and states, as defined in 24 CFR 576.2. 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. ESG funds may be used for five program components: **street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and HMIS**; as well as administrative activities.

Draft Goals and Objectives

Below is a table with a *draft* of the Goals and Objectives the City of Knoxville has developed to meet the priority needs developed during the community engagement and initial research process. These *draft* Goals and Objectives will be used to describe the types of programs and activities the City wishes to fund to meet priority community needs in its Year One Action Plan. Year One (July 1, 2020 – June 30, 2021) requests for CDBG and ESG funds from the community (as well as some local general funds) will be guided by these.

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:		
• Rental Housing Development/Rehabilitation	High	Provide Decent Housing (DH)
• Permanent Supportive Housing Development/Rehabilitation	High	DH
Objective: Prevent Homelessness and Prevent Displacement, through:		
• Emergency Home Repair Services	High	DH
• Homelessness Prevention Services, Including Case Management and Supportive Services	High/ESG	Homelessness Prevention

Objective: Connect People to Resources, through:		
• Rapid Re-housing Assistance	High/ESG	Rapid Re-housing (RRH)
• Case management, Including Housing Navigation	High/ESG	RRH and Emergency Shelter
• Employment and Economic Stability	High	Create Economic Opportunities
• Street Outreach	High/ESG	Street Outreach
• HMIS	High/ESG	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
Goal: Stabilize and Revitalize Neighborhoods		
Objective: Increase Housing Affordability through Housing Development, by:		
• Partnering with Community Housing Development Organizations (CHDOs) and Others	High	Provide Decent Housing (DH)
• Providing Down Payment and Closing Cost Assistance to CHDO Home Buyers	High	DH
Objective: Prevent Displacement through Housing Rehabilitation	High	DH
Objective: Support Public Services, including:		
• Health Services (Mental Health and Substance Abuse, especially for Special Populations)	High/ESG	Emergency Shelter and Street Outreach
• Employment and Job Training	High	Create Economic Opportunities
• Energy Conservation in Affordable Housing Development	High	DH
• Broadband Internet in Affordable Housing	Low	DH
Objective: Support Improvements to Public Infrastructure, through:		
• Pedestrian and Vehicular Street Improvements	Low	Create a Suitable Living Environment (SL)
• Storm Water Improvements	Low	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:		
• HUD-funded Affordable Housing Construction Activities	High	Provide Decent Housing (DH)
• HUD and/or Other Source(s)-funded Construction Activities	High	Create a Suitable Living Environment (SL)
Objective: Increase Economic Opportunity, through:		
• Development of a Construction-related Job Pipeline	High	Create Economic Opportunities (EO)
• Creation of a Central Repository of Contractors and Sub-contractors	High	EO
• Support Capacity-building within the Community	High	EO
Goal: Enhance the Availability, Accessibility, and Quality of Affordable Housing		
Objective: Increase Affordable Rental Housing, through:		
• New Construction	High	Provide Decent Housing (DH)
• Rehabilitation	High	DH
Objective: Increase Affordable Owner-occupied Housing, through:		
• New Construction (Including Partnering with CHDOs)	High	DH
• Down Payment and Closing Cost Assistance to CHDO Home Buyers	High	DH
• Rehabilitation	High	DH
Objective: Increase Permanent Supportive Housing	High	DH
Objective: Provide Tenant-Based Rental Assistance	Low	DH

Next Steps

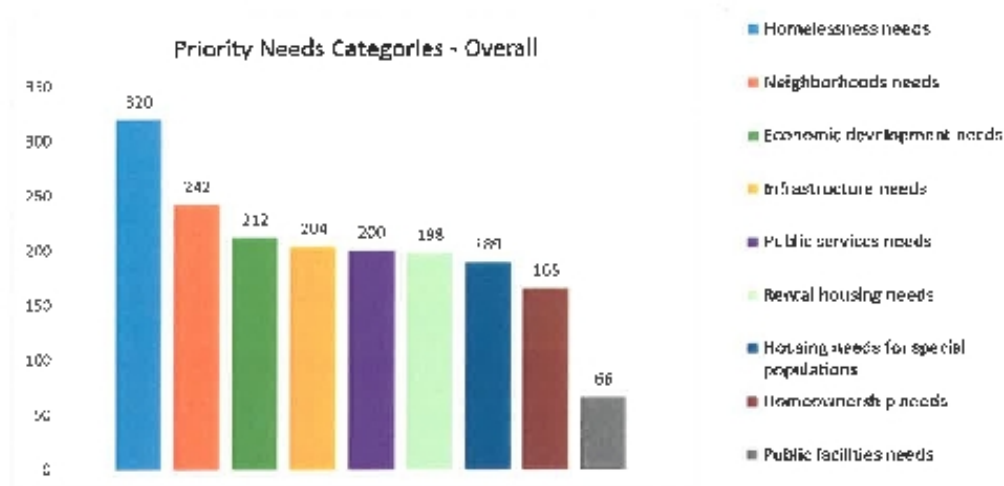
From now (January 22) through March, the City will further develop its draft Consolidated Plan to include housing and homeless needs assessments, a market study, and the Analysis of Impediments to Fair Housing Choice (AI). As Year One HUD resources become known (expected by Spring 2020) and capacity of an organization requesting funds is measured (among other criteria) by its funding request, the City will draft its Year One Action Plan. Drafts of the Consolidated Plan, Year One Action Plan, and AI will be available for public review on April 1. A 30-day public comment period follows (-April 30, 2020). An additional public meeting will be held during this time to get public input before finalizing the Plans. Please see the timeline below.

Consolidated Plan/Year One Action Plan Timeline

Draft Consolidated Plan	January 22 – March 31, 2020
Year One Action Plan Funding Application Process	February 3 - February 28
Drafts Available for Review	April 1
<ul style="list-style-type: none"> • Consolidated Plan • 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 *

Background Data

Results from Community Engagement Process - 2019



Homelessness Needs ranked highest priority need category overall. Low- and moderate-income (LMI), Renter, Elderly, Disabled, Single-parent, North Knoxville, West Knoxville, South Knoxville and Downtown respondents ranked it highest. Minority and East Knoxville respondents ranked it second highest.

Neighborhood Needs ranked second highest priority need category overall. Minority, East Knoxville, and Single-parent (tie) respondents ranked it highest.

Economic Development Needs ranked third highest priority need category overall. Minority, Elderly, West Knoxville and East Knoxville respondents ranked it third highest.

Infrastructure Needs ranked fourth highest priority need category overall. West Knoxville respondents ranked it second highest and South Knoxville respondents ranked it third highest.

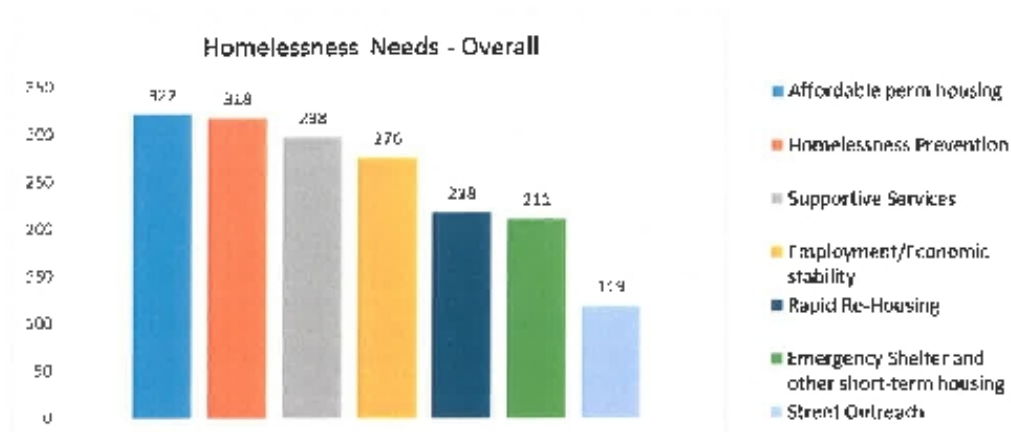
Public Services Needs ranked fifth highest priority need category overall. South Knoxville respondents ranked it second highest and North Knoxville respondents ranked it third. Disabled and Downtown respondents ranked it tied for third highest.

Rental Housing Needs ranked sixth highest priority need category overall. Renter and Single-parent respondents ranked it second highest and LMI and East Knoxville respondents ranked it third highest. Disabled and Downtown respondents ranked it tied for third.

Housing Needs for Special Populations ranked seventh highest priority need category overall. Downtown respondents ranked it second highest. LMI, Elderly and South Knoxville respondents ranked it fourth highest.

Homeownership Needs - ranked eighth highest priority need category overall. Single-parent respondents ranked it third highest, Disabled respondents ranked it a tie for third highest, and Minority and East Knoxville respondents ranked it fourth highest.

Public Facilities Needs - ranked ninth, or last, priority need category overall.



Affordable Permanent Housing ranked highest overall and highest by LMI, Renter, Single-parent, North Knoxville, West Knoxville, and Downtown respondents.

Comments Received:

- *More Permanent Supportive Housing (specifically the Housing First model) is needed*
 - *A gap exists between what PSH currently offers and long-term care, and gap needs to be filled regardless of insurance status, (something similar to Willow Cottage)*
 - *Needs a treatment component as well to address drug addiction, physical health, and behavioral health*
- *Lack of permanent supportive housing and funds to maintain*
- *We need more public housing*
- *Closing of Lakeshore is a concern, as many former residents had nowhere to go*
- *Lowering qualification requirements (existing barriers are keeping people 'locked out', especially if they have a criminal background)*
- *Youth - More permanent housing options for youth aging out of government programs designed for them*
 - *A shared housing model/roommates for young people*
 - *A program like Scholar's House for homeless college students*
 - *Increased housing for the adopted/foster population*
- *People with HIV+ and Hepatitis + lack access to low-barrier housing*
- *Increase affordable housing for Veterans*
- *Refugees need information/education about their legal rights to housing*
 - *Single women/mother refugees need resources to access housing*

Homelessness Prevention ranked second overall, highest by Minority, and East Knoxville respondents and third highest by LMI, Elderly, and Single-parent respondents.

Supportive Services Connecting People to Resources ranked third highest overall and second highest by LMI, Elderly, Disabled and South Knoxville respondents.

Comments Received:

- *More services are needed in North Knoxville and East Knoxville for the homeless*
- *Increase support for homeless LGBT community, specifically to Black trans women*
- *More and better case management and start-up services for homeless youth*
- *Homeless youth need social security cards and a driver's license to find a job, build capital and fine-tune skills*
- *Continue existing services - Harm Reduction Coalition (needle-exchange, medical care) and Narcan, Narcan training, whistles for safety (street homeless)*
- *Increase "people-centered" case management and wrap around services:*
 - *Current services often do not meet all the needs of the individuals*
 - *A more focused approach on service delivery, more customer-friendly*
- *A Housing Navigator position would help alleviate lack of coordination between agencies*
- *Health services expensive and scarce (Cherokee Health has a 3 month waiting period)*
- *Increase mental health services and facilities*
- *Closing of Lakeshore is a concern, as many former residents had nowhere to go*
- *Growing mental health problem means growing need for facilities/services*
- *Underlying causes of homelessness is often grief, addiction, trauma, ACEs*
- *More resources for homeless college students*
- *More homeless services and resources in South Knoxville*

Employment/Economic Stability ranked fourth highest overall and second highest (or tied second highest) by Single-parent, East Knoxville, and Downtown respondents.

Rapid Re-housing Services (rent and utility deposits assistance) ranked fifth overall, tied for second highest by Single-parent respondents, and third highest by Disabled and Downtown respondents.

Emergency Shelter and other Short-Term Housing ranked sixth overall and fourth highest by Disabled, Single-parent and Downtown respondents.

Comments Received:

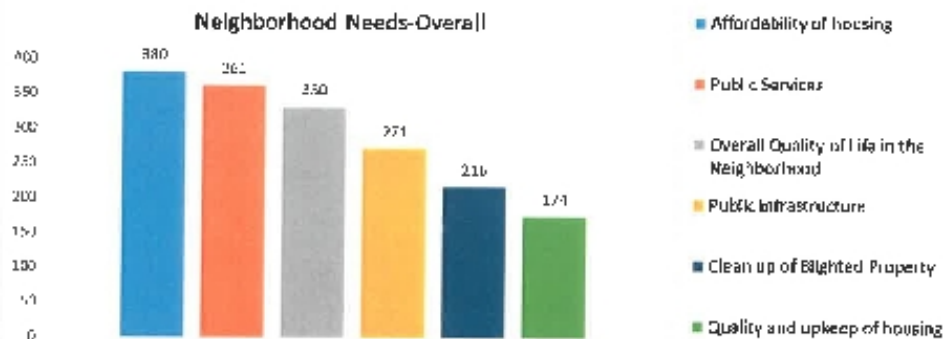
- *Low-barrier shelters (general and targeted at certain populations such as youth and men) are needed*
- *A "runaway" shelter is needed in South Knoxville*
- *More places are needed for the homeless to shower and do laundry*
- *Use KAT bus shelter as a warming station for homeless in Winter*
- *Increase "second chance" housing, as a criminal record can be a barrier to housing*
- *There's no place for people to go after rehabilitation, so they become homeless again*
 - *Increase shelter space for men (women, especially women with children, have an easier time finding shelter, temporary housing, and permanent housing than men)*
- *Improve/Increase shelter space and temporary housing*
 - *Lengthy waiting list because people are staying in temporary housing for too long*
 - *Residents showing progress will qualify for housing; Do away with applications*
- *Shelters need better staffing, less institutional, more home-like, with lockers to prevent theft*
- *More emergency housing is needed for victims of domestic violence (especially immigrant/refugees)*
- *A "low barrier, housing focused emergency shelter" is a need*

- *Advocacy with TennCare to pay for/ do placement in emergency beds (no place for people transitioning out of indigent care to go)*
- *Lack of coordination between hospitals and jails for re-entry to the community*
- *Shelters will not take in pregnant women/discriminatory*
- *Homeless with service dogs can't get access to shelter and health care*
- *Increase the amount of transitional housing for youth, in general, and youth coming from jail/prison*
 - *Less restrictions (later, reasonable curfews, or none at all and night, weekend passes to go off-site)*
- *Day space - Safety, stability and protection from the elements and Access to amenities – showers, laundry, phone-charging, computer access*

Street Outreach ranked last overall and slightly higher by Downtown respondents.

Comments Received - Other (not in a specific answer/choice category or across several categories):

- *CHAMP not working for some populations, leaves some without shelter due to limited organizations having access*
- *Increased homelessness among Black and other minority populations*
 - *Underlying cause of homelessness is generational poverty*
 - *Care for the Care-givers - Grief counseling for care givers (coping with clients dying (overdoses, especially) and when lack of resources, often there is no help available to give to those needing housing, etc.*
- *Improve relationship with communities and street homeless population*
 - *Some areas of Knoxville are more accepting than others of people living on the streets*
 - *Some people are living in their cars, without a place to park*
- *End to expulsion from homeless encampments on public property*



Affordability of Housing ranked highest overall and highest by LMI, Renter, Minority, Single-parent, North Knoxville, East Knoxville, and Downtown respondents. It ranked second highest by Disabled and West Knoxville respondents.

Comments Received:

- Increase single-family housing in Opportunity Zones
- Mixed-use development is seen as unfavorable to some in West Knoxville
- Increased communication between City of Knoxville, neighborhoods, and developers concerning zoning and development in the area (some neighborhoods feel shut out of the process)
- Homes are quickly being “flipped” and losing affordable status
- Increase opportunities for Accessory Dwelling Units (ADUs)
- We need more public housing.

Public Services (crime prevention, substance abuse/addiction, health, mental health, employment and job training services, recreation, energy conservation, etc.) ranked second highest overall and highest by Disabled, West Knoxville, and South Knoxville respondents.

Comments Received:

- Increased police & Neighborhood Watch presence, shortened response times, implementation of street cameras, and lowering the speed limits
- Limiting access to guns/violence prevention
- Better Community Interaction to curb violence and illegal activity
- KPD specifically
 - Improve relationships between KPD and neighborhoods (positive interactions/relationships between Lonsdale residents & local law enforcement officers)
- Decrease police response times
- Increase number of Spanish-speaking police officers
- Improve relationships with people experiencing street homelessness
 - Treat with dignity
 - Targeting and criminalizing poverty are a problem
- Better enforcement of Language Line usage and improvement of webpage translations
 - The signage and promotion of this service is not always prevalent, and customers do not always have knowledge of this service

- *Webpage translations are often wrong, should be improved and maintained*
- *Staff should be trained in the use of this service, and signage needs to be prominently displayed*

Overall Quality of Life in the Neighborhood (walkability, safety) ranked third highest overall, highest by Elderly respondents, and second highest by LMI and South Knoxville respondents.

Comments Received:

- *Improve the relationship between KDCG security and surrounding neighborhoods*
- *Improve relationship with communities and street homeless population - some areas of Knoxville are more accepting than others of people living on the streets and some people are living in their cars, without a place to park*
- *Reduce gun violence*
- *Racial tension in the community is a challenge*
- *Support a community network coalition with non-profits, associations, organizations, business owners, institutions, and other stakeholders to successfully advocate for and engage the populations of East Knoxville, South Knoxville, Lonsdale, and Mechanicsville*
- *Increased access to fresh foods (Lonsdale and areas of East Knoxville)*
- *Increased access to fresh food for seniors*
- *Increased community supports for seniors (like Meals on Wheels)*
- *Access to affordable and mobile devices need to be available to students*
- *Business Incubator*
 - *The provision of mentors and community assets to assist small businesses*
 - *Focus on economic development and fostering entrepreneurs in these neighborhoods*
- *Community and economic development is a challenge in East Knoxville*
- *Traffic calming*

Public Infrastructure (sidewalks, streets, parks, etc.) ranked fourth overall and tied with second highest by South Knoxville respondents.

Comments Received:

- *Cleanup and maintenance of parks, sidewalks, roadsides, and other common areas*
- *Increased ambient lighting in parks and other common areas would aid in fighting crime*
- *Strategic development of Knoxville that favors affordable housing over business*
- *Target funding to neighborhoods with higher needs*
- *Preservation of Lincoln Park*
- *More parks are needed in neighborhoods*
- *More transit shelters are needed (to house multiple people and wheelchair users)*
- *Loss of healthcare facilities and hospitals in certain areas of Knoxville is a challenge*
- *Sidewalks and cross walks are needed near existing bus stops*
- *Availability of public WIFI needs to be throughout public and high traffic areas*
- *Larger trash bins and more frequent pick up to reduce litter*
- *Increase number of garbage receptacles (two bins are sometimes necessary for larger families)*
- *Infrastructure repairs and upkeep*
- *End to expulsion from homeless encampments on public property*

Clean-up of Blighted Lots and Buildings ranked fifth overall and tied for third highest by South Knoxville respondents.

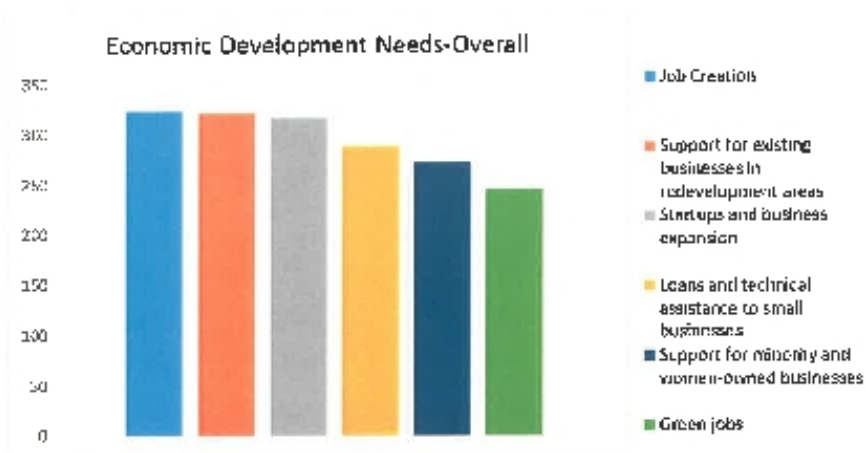
Comments Received:

- *Blighted buildings should be replaced/revitalized for more affordable housing or businesses*
- *Codes Enforcement is not keeping up with the blight problem – too many blighted properties*
- *Tear down existing empty structures could facilitate growth and has the added benefit of reducing crime and blight*
- *Greater emphasis on partnering with private businesses to remove blight, fill vacant buildings, and redevelop targeted corridors*

Quality and Upkeep of Housing ranked last overall and third highest by Downtown respondents.

Comments Received – Other (not in a specific answer/choice category or across several categories):

- *Develop a united community development voice for the East Knoxville and Mechanicsville neighborhoods. We need both affordable housing and good jobs, and we want CDBG funds to tie these two positive outcomes together. The East Knoxville and Mechanicsville neighborhoods once had a vibrant small business presence, which we very much want to see again by providing our resident entrepreneurs a supportive network. We envision three initiatives:*
 - *Support a community capacity building processes (a Community Development Network) within the East Knoxville / Mechanicsville (and within the Lonsdale, and the South Knoxville higher risk neighborhoods if these neighborhoods so choose) to develop a neighborhood vision of community development, a long-term community development plan, and shorter-term goals.*
 - *Develop a training-to-employment construction career ladder within the East Knoxville / Mechanicsville neighborhoods with the Community Development Network and other partners so that trained residents can get jobs within the housing construction and rehabbing job fields funded by CDBG within their neighborhoods.*
 - *Develop a small business incubator within the East Knoxville / Mechanicsville neighborhoods to spur low to middle income residents to create and expand small businesses and jobs within their neighborhoods.*



Job Creation ranked highest overall and highest by LMI, West Knoxville and Downtown respondents.

Comments Received:

- *More emphasis from City of Knoxville on job creation in the future*
- *Work opportunities for persons with histories of justice involvement/felony Re-entry Programs*
- *Jobs. Jobs. Jobs.*
- *More jobs. Bringing big business and corporations to Knoxville.*

Support for Existing Businesses In Redevelopment Areas ranked second highest overall and highest by Elderly, South Knoxville and Downtown respondents.

Comments Received:

- *Greater emphasis on partnering with private businesses to remove blight, fill vacant buildings, and redevelop targeted corridors*
- *Economic development is a challenge in East Knoxville and Mechanicsville*

Start Ups and Business Expansion ranked third overall, highest by Renter, Minority, Disabled, and East Knoxville respondents, and second highest by LMI, Single-parent, and North Knoxville respondents.

Comments Received:

- **Construction Training**
 - *Increase training for construction contractors*
- *New contractors are unaware of the rules and regulations*
- **Creation of central repository of Contractors**
 - *Organizations are currently having trouble finding good contractors to do work*
 - *Repository potentially could look like a portal with projects, ratings of past work, and other assistance for both contractors and organizations*
 - *Maintain efforts concerning affordable housing, but also increase emphasis on building a career ladder for residents*
 - *Construction jobs should be targeted, as they pay living wages and provide highly valuable skills for the employees*

Loans and Technical Assistance to Small Businesses ranked fourth overall, highest by Single-parent respondents, and second highest by Disabled, North Knoxville and Downtown respondents.

Comments Received:

- *Business Incubator*
 - *Education on financial literacy and maneuvering government requirements*
 - *The provision of mentors and community assets to assist small businesses*
 - *Focus on economic development and fostering entrepreneurs in these neighborhoods*

Support for Minority- and Women-Owned Businesses ranked fifth highest overall, highest by North Knoxville, and South Knoxville respondents, and second highest by Minority respondents.

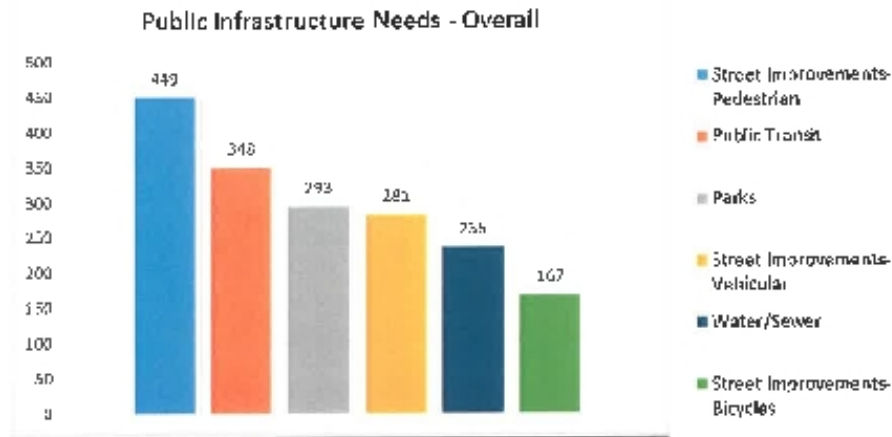
Comments Received:

- *Support for MBE/WBE - Workshops on interviewing, resume building, etc.*
- *Incentivize employers to pay higher wages, living wage*
- *Minority and small contractors need help with bidding, executing, invoicing, getting insured, and working on CAC jobs*
- *City's DBE listing is not easy to use*
- *A City-County DBE database is needed*
- *Single women/mother refugees need resources to access job opportunities*
- *DBEs need education/training with how to prepare a bid, get adequate insurance/bond and meet other pre-qualification requirements, estimate prices and need assistance with back-office support and maintaining a workforce/employees*
- *There is on-going race discrimination in employment*

Green Jobs (solar, lead-based paint abatement, recycling, energy efficiency, etc.) ranked last overall, second highest by South Knoxville respondents, and third highest by Elderly respondents.

Comments Received - Other (not in a specific category or across several categories):

- *Develop an economic and social equity plan of action to move the city toward economic justice*
- *Develop a united community development voice for the East Knoxville and Mechanicsville neighborhoods. We need both affordable housing and good jobs, and we want CDBG funds to tie these two positive outcomes together. The East Knoxville and Mechanicsville neighborhoods once had a vibrant small business presence, which we very much want to see again by providing our resident entrepreneurs a supportive network. We envision three initiatives:*
 - *Support a community capacity building processes (a Community Development Network) within the East Knoxville / Mechanicsville (and within the Lonsdale, and the South Knoxville higher risk neighborhoods if these neighborhoods so choose) to develop a neighborhood vision of community development, a long-term community development plan, and shorter-term goals.*
 - *Develop a training-to-employment construction career ladder within the East Knoxville / Mechanicsville neighborhoods with the Community Development Network and other partners so that trained residents can get jobs within the housing construction and rehabbing job fields funded by CDBG within their neighborhoods.*
 - *Develop a small business incubator within the East Knoxville / Mechanicsville neighborhoods to spur low to middle income residents to create and expand small businesses and jobs within their neighborhoods.*



Street Improvements – Pedestrian (sidewalks, intersection markings, street lights, crosswalks, transit shelters, etc.) ranked highest by all subgroups and geographies.

Comments Received:

- Sidewalks and cross walks are needed near existing bus stops
- More transit shelters are needed (to house multiple people and wheelchair users)
- Increase KAT shelters with security features

Public Transit ranked second highest overall by all subgroups and geographies, except Single parent respondents (third).

Comments Received:

- Expand service routes - routes don't reach everywhere people need to go (factories in the Alcoa/Maryville area)
- Expand hours of operation - would allow people to work 3rd shift jobs
- Lower the cost to ride for people who work, to increase accessibility/affordability
- Limit required transfers to reduce the burden on lower income individuals
- Use KAT bus station as a warming center in Winter
- Immigrants and Refugees need training on how to use the KAT bus system
- There's a lack of adequate public transportation to job centers
- Knoxville needs to expand their mass transit to areas other than downtown – Farragut, Karns, Powell, South County

Parks ranked third highest overall and second highest by Single-parent respondents.

Comments Received:

- Cleanup and maintenance of parks, sidewalks, roadsides, and other common areas
- More parks are needed in neighborhoods; More greenways are needed
- More bathrooms (and cleaner) are needed
- Install more (and maintain) water fountains
- Install more lights in parks to reduce crime and allow residents to have gatherings
- Install accessible electricity in parks to allow residents to charge their devices, etc.

Street Improvements – Vehicular (traffic, sight lines, signage, street lights, traffic signals) ranked fourth overall.

Comments Received:

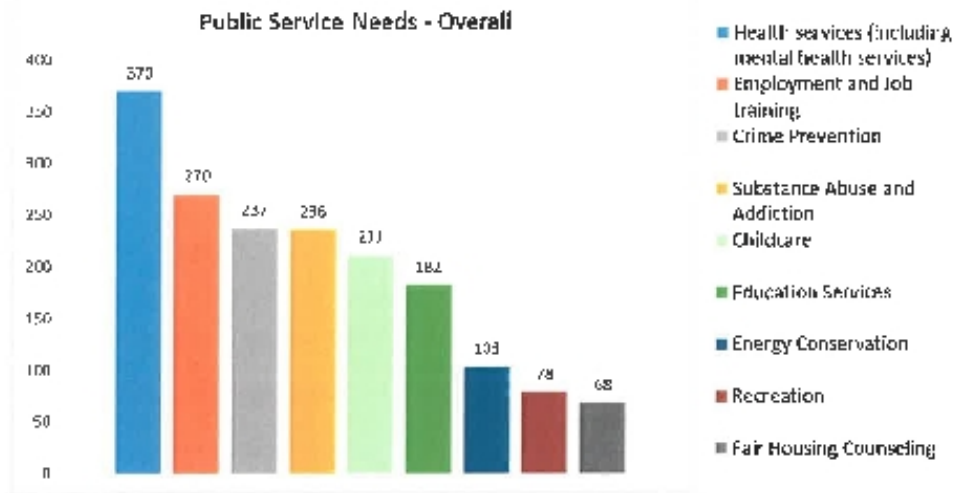
- *Increase traffic alleviation*
- *Traffic Safety and enforcing the speeding laws more police!*
- *More traffic calming*
- *Paving and repairing streets, better trash pickup, more lighting, and more crosswalks*
- *Speed bumps on Connecticut Avenue*
- *Less bicycle paths and more turn lanes on Chapman Highway*
- *Improvements to our roads traffic engineering in Knoxville is a failure*
- *South Knoxville sidewalks and highway safety*

Water and Sewer Line Improvements, Drainage, and Storm Water Improvements ranked fifth highest overall.

Comments Received:

- *Water/Sewer - When it storms, storm water drains are often dysfunctional (East Knoxville)*

Street Improvements – Bicycles (bike lanes, etc.), ranked last overall and by all subgroups, except South Knoxville respondents (fourth) and Downtown respondents (fifth).



Health Services (including mental health services) ranked highest or second highest by all subgroups and geographies.

Comments Received:

- Support medical care services, especially mental health services
- Support homeless care givers and case workers
- Life skills training is needed for those with mental illness
- Increase “people-centered” case management and wrap around services:
 - Current services often do not meet all the needs of the individuals
 - A more focused approach on service delivery
 - More customer-friendly
- Increase health services at lower costs
 - Health services expensive and scarce (Cherokee Health has a 3 month waiting period)
 - Many ailments go untreated because treatment is unaffordable or patients lack knowledge on how to access healthcare system
- Increase mental health services and facilities
 - Closing of Lakeshore is a concern, as many former residents had nowhere to go
 - Growing mental health problem means growing need for facilities/services
 - Underlying causes of homelessness is often grief, addiction, trauma, ACEs
- Care for the Care-givers
 - Lack of resources, often there is no help available to give to those needing housing, etc.
 - Grief counseling for care givers to cope with clients dying (overdoses, especially)
- Remove barriers for services for undocumented people
- More and better case management and start-up services for homeless youth
- Prevention starting with the children and in the schools. It’s time we stop blaming broken adults who didn’t get the support they needed as children. We need programs in the schools teaching coping skills, empathy and compassion. An army of role models and mentors and stop feeding at-risk kids through a

Three R assembly line that doesn't prepare them for a world with the generational scars they develop along the way.

- *Loss of healthcare facilities and hospitals in certain areas of Knoxville is a challenge*

Employment and Job Training Services ranked second highest overall and highest by Minority, East Knoxville and Downtown respondents.

Comments Received:

- *Job training b/c industries like construction are having difficulty finding skilled laborers*
- *"Working Poor Dilemma" (30-80% AMI) is worse off working b/c they do not receive as much assistance as those who don't work. Need to incentivize work and increase efforts to get 30-80% AMI population into affordable housing)*
- *More vocational schools are needed*
- *Work opportunities for persons with histories of justice involvement/Felony Re-entry Programs*
- *Construction Training*
- *Increase training for construction workers - high paying jobs are currently going unfilled*
- *Construction jobs should be targeted, as they pay living wages and provide highly valuable skills for the employees*
 - *Maintain efforts concerning affordable housing, but also increase emphasis on building a career ladder for residents*
 - *Not only can residents work construction to build housing in low income areas, they can build up their own houses and neighborhoods with the newly acquired skills that construction employment brings*
- *Increase support systems and programs like KLF Workforce Development*
- *Barriers for admittance in these programs/services should be reduced/eliminated (time limits and drug testing)*
- *Continue allowances for participants*
- *Underlying cause of homelessness is generational poverty*
- *Lack of transportation to job centers*
- *Support and training underserved women*
- *Develop a training-to-employment construction career ladder within the East Knoxville / Mechanicsville neighborhoods with the Community Development Network and other partners so that trained residents can get jobs within the housing construction and rehabbing job fields funded by CDBG within their neighborhoods.*

Crime Prevention ranked third highest overall and second highest by Elderly and East Knoxville respondents.

Comments Received:

- *De-escalation training for police to better manage incidents with persons with mental health issues*
- *There is on-going race discrimination in employment, criminal justice, healthcare and education*
- *Police and community relations is a challenge in the Black community (PARC complaints are not resolved satisfactorily)*
- *A specific solution that is already in place is the card issued to law enforcement that assists with their communication with deaf individuals. This card is popular among the disabled community and police*

officers because of its effectiveness. Because of the popularity, the participants desired for the card to be possibly expanded to encompass other IDD's.

- *Work opportunities for persons with histories of justice involvement/Felony Re-entry Programs*
- *Police patrols especially traffic enforcement*
- *Limiting access to guns/violence prevention*
- *Better Community Interaction to curb violence and illegal activity*
- *Increased ambient lighting in parks and other common areas would aid in fighting crime*

Substance Abuse/Addiction Services ranked fourth highest overall, third (or tied for third) highest by Elderly, Single-parent, West Knoxville and South Knoxville respondents.

Comments Received:

- *Bring services to the people (instead of making people find transportation to where services are)*
- *More consistency is needed in special needs programs (opioids)*
- *People with HIV+ and Hepatitis+ lack access to drug treatment services (including syringes) and programs*

Childcare ranked fifth overall, highest by Single-parent respondents, and third highest by Renter respondents.

Comments Received:

- *More affordable or free childcare; Affordable high quality child care*

Education Services ranked sixth highest overall.

Comments Received:

- *Increased accessibility of social services in areas of scarcity (Lonsdale community) that support families (with children in Lonsdale Elementary School)*
- *Give high school students chances to set goals for post high school*
- *Social workers in KCDC housing should track school absenteeism*
- *To prevent bullying, education is needed for youth about disabilities*
- *Knox County Schools needs liaison to connect families with resources*
- *Increase funding for schools that have higher needs*
- *Any school with a dearth of social workers, guidance counselors, other resources*
- *Decrease the Parent Responsibility Zone to increase attendance*
- *More community schools (K-8th grade), Make Lonsdale a K-8 community school*
- *More neighborhood schools instead of larger, "zoned" schools*

Energy Conservation ranked seventh highest overall.

Comments Received:

- *Renewable energy & distributed energy options*
- *Electric, wind and solar tech for public service buildings*

Recreation ranked eighth highest overall.

Comments Received:

- *More youth centers or gyms (that are free)*
- *Recreation programs for individuals with developmental disabilities*

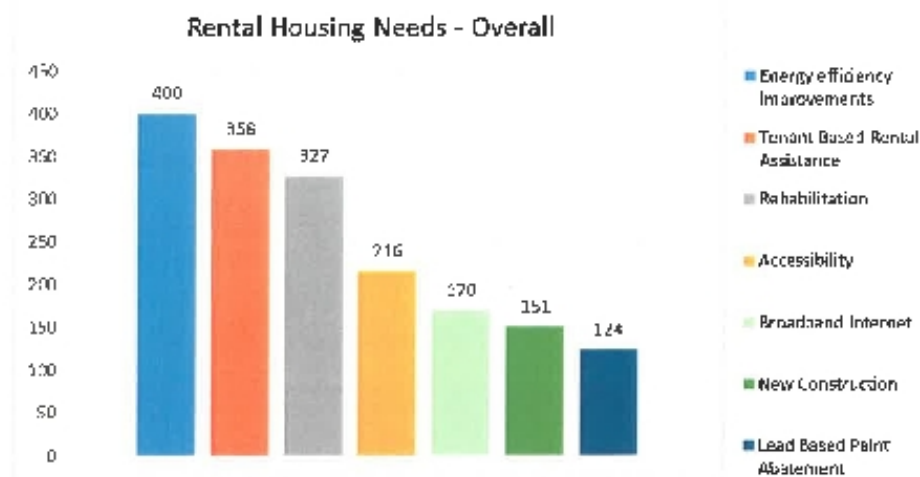
Fair Housing Counseling Services ranked last overall.

Comments Received:

- *Need more services to immigrant populations*
- *Better fair housing enforcement*
 - *Recognition that slumlords do still exist and they do not keep up with repairs and take advantage of already bad situations*
 - *More education to landlords will increase their awareness*
 - *THRC fliers were requested to be printed in Spanish*
- *Refugees need information/education about their legal rights to housing*
- *Shelters will not take in pregnant women/discriminatory*
- *Homeless with service dogs can not get access to shelter and health care/lack of advocacy/knowing their legal rights*

Comments Received - Other (not in a specific answer/choice category or across several categories):

- *Litter Clean up*
- *Waste Management/Glass Recycling*
- *Municipal Broadband*
- *Church participation*
- *Create a paper roadmap for navigation of city/social services*
 - *211 & 311 are working well, but additional services would be ideal, 211 could have case managers who connect people with resources*
 - *Increase the use of churches to spread information*
- *Better enforcement of Language Line usage and improvement of webpage translations*
 - *The signage and promotion of this service is not always prevalent, and customers do not always have knowledge of this service*
 - *Webpage translations are often wrong, should be improved and maintained*
 - *Staff should be trained in the use of this service, and signage needs to be prominently displayed*



Energy Efficiency Improvements ranked either highest or second highest by all subgroups and geographies.

Comments Received:

- *KUB Board that supports lower fixed rates*
- *Lower KUB fees (or no fees) for economically disadvantaged*
- *Increase weatherization*

Tenant-based Rental Assistance ranked second overall and second highest by Renter, Disabled, Single-parent, East Knoxville, and Downtown respondents.

Comments Received:

- *City of Knoxville should focus more on subsidizing housing and less on subsidizing development*
- *Having housing means that you don't make it on a priority list for subsidized housing*
- *"Working Poor Dilemma" (30-80% AMI is worse off working b/c they do not receive as much assistance as those who don't work. Need to incentivize work and increase efforts to get 30-80% AMI population into affordable housing)*
- *Stabilization of rents is needed*
- *Growing wealth and eventually owning a home is difficult*

Rehabilitation (including emergency and minor home repairs) ranked third highest overall, second highest by South Knoxville respondents, and highest by Downtown respondents.

Comments Received:

- *Standardize Eligibility Requirements*
- *Eligibility requirements for different programs are almost as varied as the programs themselves, creating confusion*
- *Standardizing requirements would make screening much easier and more efficient*
 - *Some programs are required to look at income going back, while others must look at future income (ex. weatherization is 200% of the poverty line, but City of Knoxville/HUD is 80% of the area median income)*

Accessibility Improvements ranked fourth by almost every subgroup and geography, except Downtown where it ranked third highest.

Comments Received:

- *If government funds are used in the construction of housing, then each unit needs to be accessible for people with disabilities*
- *More fair and accessible affordable housing is needed*

Broadband Internet ranked fifth overall.

Comments Received:

- *Increased access to low cost internet*
- *Many families in GSP Community Schools lack access to computer/access to internet*

New Construction ranked sixth overall.

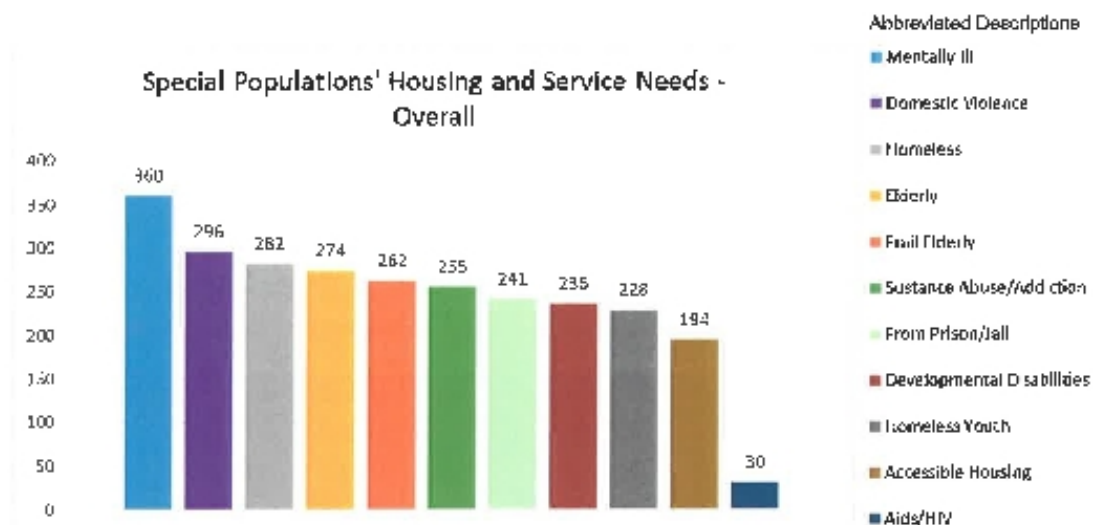
Comments Received:

- *Increase affordable rental housing*
 - *Not enough rental housing to accommodate the need in the community, and existing rental property rents are too high (often 50%+ of income)*
- *Need to build more rental units and keep them affordable*
- *More income-based housing not in the 'hood*
- *Incentivize tax sale properties for affordable housing development*
- *The use of a land bank also facilitates people from rental status to homeownership*
- *We need more public housing.*

Lead Hazard Screening/Abatement ranked last overall.

Comments Received - Other (not in a specific answer/choice category or across several categories):

- *Incentives for Landlords*
 - *More landlords are needed to take Section 8 vouchers/More education and outreach*
 - *Consider tax breaks or other incentives for landlords and affordable housing developers*
 - *Incentives to build housing for seniors, other populations*
 - *Have a way to pay landlords for damages to their properties, incentivizing upgrades to the properties*
 - *Improve engagement with landlords from agencies/organizations*
- *Streamline process for people from KCDC to homeownership*
 - *Increase funding for acquisition for Section 8 homeownership (more individuals/families transition from renting to owning)*
- *More housing for middle-income (a big jump between homeless/very low income housing and middle-class)*
- *Displacement of renters, especially minority/Black renters*
- *Affordable housing downtown*



Housing and Services for People with Mental Illness ranked in the top three highest priority needs by all subgroups and geographies.

Comments Received:

- *Closing of Lakeshore is a concern, as many former residents had nowhere to go*
- *Growing mental health problem means growing need for facilities/services*
- *Underlying causes of homelessness is often grief, addiction, trauma, ACEs*

Housing and Services for People Experiencing Domestic Violence ranked second overall and highest by Renter respondents.

Comments Received:

- *More emergency housing is needed for victims of domestic violence (especially immigrant/refugees)*

Housing and Services for People Experiencing Homelessness ranked third overall and highest by Disabled respondents.

Comments Received:

- *Closing of Lakeshore is a concern, as many former residents had nowhere to go*
- *Growing mental health problem means growing need for facilities/services*
- *Underlying causes of homelessness is often grief, addiction, trauma, ACEs*
- *A Housing Navigator position would help alleviate lack of coordination between agencies*
- *More Permanent Supportive Housing (specifically the Housing First model) is needed*
 - *A gap exists between what PSH currently offers and long-term care, and gap needs to be filled regardless of insurance status, (something similar to Willow Cottage)*
- *Needs a treatment component as well to address drug addiction, physical health, and behavioral health*
- *Increased homelessness among Black and other minority populations*

- *Improve KPD relationship with people experiencing street homelessness (Treat with dignity; Targeting and criminalizing poverty are a problem)*
- *More advocacy is needed for homeless with disabilities*
- *Self-defense classes for homeless youth*
- *End to expulsion from homeless encampments on public property*

Housing and Services for Elderly People (independent living with supportive services) ranked fourth highest overall, highest by Elderly and Disabled respondents, and second highest by South Knoxville respondents.

Comments Received:

- *Incentives to build housing for seniors*
- *More multi-generational housing for community living*
- *Senior Services needed*
 - *System navigation assistance for the elderly/caregivers*
 - *Creation of city/county coordinator position to help seniors navigate options*
 - *Help with Medicare, Social Security, rides to appointments, etc.*
 - *Increased access to fresh food for seniors*
 - *Increased access to fresh foods (Lonsdale and areas of East Knoxville)*
 - *Increased community supports for seniors (like Meals on Wheels)*
- *More on-demand transit like an Uber for seniors - Long wait times are inconvenient and at times harmful for seniors, More single-rider and multi-rider options*
- *DHS and HHS should work together not have benefits that cancel each other out. Elderly on \$800/month gets \$400 assistance and with current prices of food and housing that is beans rice and corn bread once a day. Old people deserve better.*
- *The "Yellow Book" resource guide for services specific to seniors is very helpful*

Housing and Services for the Frail Elderly ranked fifth overall and East Knoxville respondents ranked it third highest.

Comments Received:

- *Expansion of hospice and hospice-funded programs*
- *DHS and HHS should work together not have benefits that cancel each other out. Elderly on \$800/month gets \$400 assistance and with current prices of food and housing that is beans rice and corn bread once a day. Old people deserve better.*

Housing and Services for People with Substance Abuse/Addiction ranked sixth overall and second highest by North Knoxville respondents.

Comments Received:

- *There's no place for people to go after rehabilitation, so they become homeless again*
- *Lack of coordination between hospitals and jails for re-entry to the community*

Housing and Services for People coming out of Prison or Jail ranked seventh overall and highest for Minority and East Knoxville respondents.

Comments Received:

- *Increase "second chance" housing, as a criminal record can be a barrier to housing*

- *There's no place for people to go after rehabilitation, so they become homeless again*
- *Lack of coordination between hospitals and jails for re-entry to the community*
- *More halfway houses for people coming out of jail/prison*
- *Lowering Qualification Requirements for Affordable Housing*
 - *Existing barriers are keeping people locked out, especially if they have a criminal background*

Housing and Services for People with Developmental Disabilities ranked eighth overall, second highest by Minority and East Knoxville respondents, and highest for Single-parent respondents.

Comments Received:

- *Recreation programs for individuals with developmental disabilities*

Housing and Services for Unaccompanied Youth ranked ninth overall, fourth highest by Single-parent respondents, and second highest by Downtown respondents.

Comments Received:

- *Youth - More permanent housing options for youth aging out of government programs designed for them*
- *A shared housing model/roommates for young people*
- *A program like Scholar's House for homeless college students*
- *Increased housing for the adopted/foster population*

Accessibility Improvements for People with a Disability ranked tenth overall and Disabled respondents ranked it second highest.

Comments Received:

- *Make all units that receive government funds accessible to all populations*
- *If government funds are used in the construction of housing, then each unit needs to be accessible for people with disabilities*
- *More fair and accessible affordable housing is needed*
- *Expand City ADA office*
- *Train public employees on persons experiencing IDD (Intellectual/Developmental Disabilities)*
- *People experiencing these sometimes have trouble gaining access to services, interacting with law enforcement, and any number of other communications that are necessary for daily living*
- *City should consider increased trainings for KPD, the Sheriff's office, Knox County Schools, and City of Knoxville employees on how to deal with situations involving persons within this population.*
- *A specific solution that is already in place is the card issued to law enforcement that assists with their communication with deaf individuals. This card is popular among the disabled community and police officers because of its effectiveness. Because of the popularity, the participants desired for the card to be possibly expanded to encompass other IDDs.*
- *Disability training for agencies and in general*
- *Recreation programs for individuals with developmental disabilities*

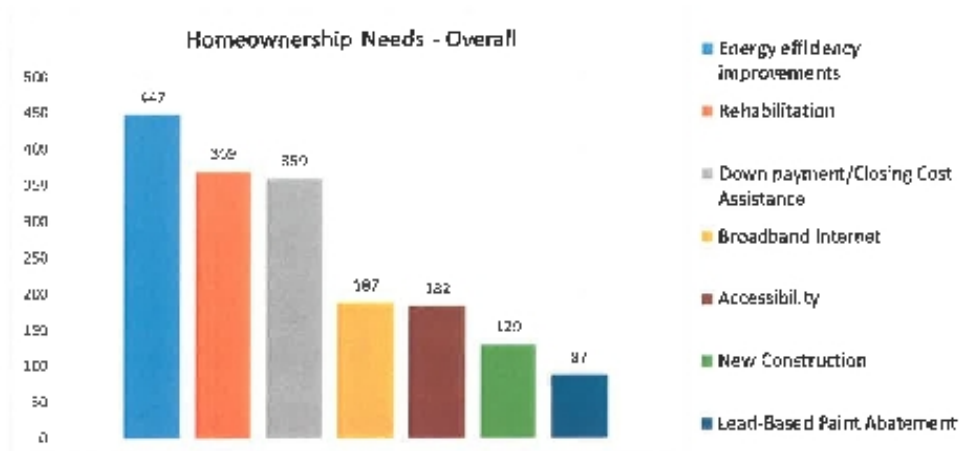
Housing and Services for People with Aids/HIV ranked last overall.

Comments Received:

- *People with HIV+ and Hepatitis+ lack access to law barrier housing*

Comments Received - Other (not in a specific answer/choice category or across several categories):

- *Veterans - Increase affordable housing for veterans*
- *Refugees*
 - *Refugees need information/education about their legal rights to housing*
 - *Single women/mother refugees need resources to access housing*
 - *More emergency housing is needed for victims of domestic violence (especially immigrant/refugees)*
- *Better enforcement of Language Line usage and improvement of webpage translations*
 - *The signage and promotion of this service is not always prevalent, and customers do not always have knowledge of this service*
 - *Webpage translations are often wrong, should be improved and maintained*
 - *Staff should be trained in the use of this service, and signage needs to be prominently displayed*
- *Prevention starting with the children and in the schools. It's time we stop blaming broken adults who didn't get the support they needed as children. We need programs in the schools teaching coping skills, empathy and compassion. An army of role models and mentors and stop feeding at-risk kids through a Three R assembly line that doesn't prepare them for a world with the generational scars they develop along the way.*



Energy Efficiency Improvements ranked highest by all subgroups and geographies, except by Single-parent respondents (second).

Comments Received:

- *KUB Board that supports lower fixed rates*
- *Lower KUB fees (or no fees) for economically disadvantaged*
- *KUB fees frozen*
- *Energy efficiency: affordable solar panels and installation of new windows from KEEM*
- *Increase weatherization*
- *Need for education of homeowners on how to address energy usage (low-flow shower heads, for example)*

Rehabilitation (including emergency and minor home repairs) ranked second overall, second highest by Elderly and Disabled respondents, and by all geographies, and LMI, Renters, Minority, and Single-parent respondents ranked it third highest.

Comments Received:

- *Standardize Eligibility Requirements*
 - *Eligibility requirements for different programs are almost as varied as the programs themselves, creating confusion*
 - *Standardizing requirements would make screening much easier and more efficient*
 - *Some programs are required to look at income going back, while others must look at future income*
 - *Weatherization is 200% of the poverty line, but City of Knoxville/HUD is 80% of the area median income*
- *More owner-occupied minor home repairs*
- *Mold is a problem in older homes*
- *Lead in water can be a problem*
- *More resources needed to help people keep their homes and build wealth*
- *More education needed for homeowners to understand predatory lending*
- *More owner-occupied rehab*
- *Increase in max after-rehab value (currently \$168,000)*

- *Increase flexibility in funding to do more acquisition rehab*
- *Increase funds/assistance with upkeep post-purchase*
- *Housing maintenance is important to retain the value of the home, especially true for Section 8 housing*

Down payment/Closing Cost Assistance ranked third highest overall, highest by Single-parent and East Knoxville respondents, and second highest by LMI, Renter, Minorities, and West Knoxville respondents.

Comments Received:

- *More down payment assistance is needed*
- *Home buying assistance for people with student loan debt*

Broadband Internet Access ranked fourth highest overall.

Comments Received:

- *Increased access to low cost internet*
- *Many families in GSP Community Schools lack access to computer/access to internet*

Accessibility Improvements ranked fifth overall and third highest by Elderly respondents.

Comments Received:

- *If government funds are used in the construction of housing, then each unit needs to be accessible for people with disabilities*
- *More fair and accessible affordable housing is needed*

New Construction ranked sixth overall and third highest by East Knoxville respondents.

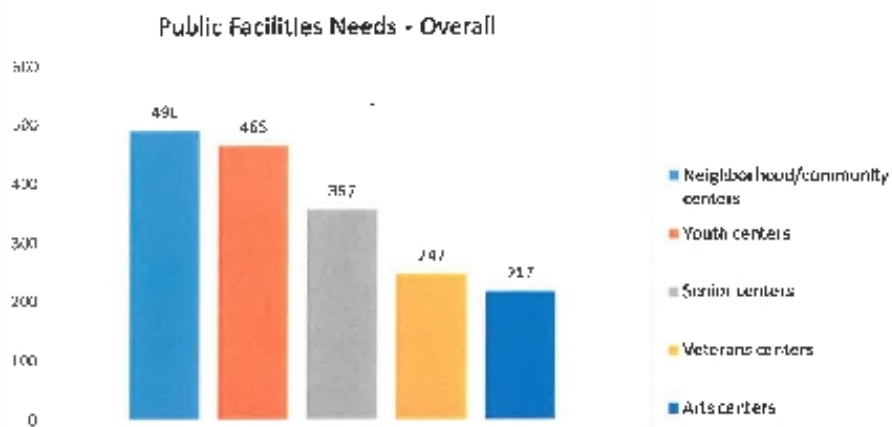
Comments Received:

- *Increase single-family housing in Opportunity Zones*
- *Give priority to affordable housing development permits*
- *Incentivize tax sale properties for affordable housing development*
- *Increase affordable housing*
- *More housing for middle-income (a big jump between homeless/very low income housing and middle-class)*

Lead Hazard Screening and Abatement ranked last overall.

Comments Received - Other (not in a specific answer/choice category or across several categories):

- *Land Bank - Current real estate market is highly competitive, best land and best houses are selling for more and more money*
 - *Land banks level the playing field*
 - *The use of a land bank also facilitates people from rental status to homeownership*
- *Streamline process for people from KCDC to homeownership*
- *Affordable housing downtown*



Neighborhood/Community Centers ranked highest overall and by all subgroups and geographies, except Downtown respondents (second highest).

Comments Received:

- *An LGBTQIA+ community center*
- *Recreation programs for individuals with developmental disabilities*

Youth Centers ranked second overall, highest by Downtown respondents, tied for highest by Single-parent respondents, and third highest by Elderly respondents.

Comments Received:

- *More youth centers or gyms (that are free)*
- *Improve Recreation Centers*
- *Help children in after-school programs with schoolwork completion*
- *Computers would be a great addition*

Senior Centers ranked third highest overall and second highest by Elderly and Single-parent respondents.

Veterans Centers ranked fourth overall and third by Downtown respondents.

Arts Centers ranked last overall and third highest by Single-parent respondents.

Survey Respondents Demographics

Timeframe: Early July – early October 2019

623 total individuals

63.5% female; 36% male, <1% non-binary

71% White, non-Hispanic

29% Minority race or ethnicity:

African American/Black – 21%

Asian/Asian American – <1%

American Indian or Alaska Native – 1%

Asian and White – 2%

African American/Black and White – 4%

Other – <1%

Hispanic or Latino – 1%

76% were 25-64 years old; 16% were 65+

19% were disabled

Annual Household Income/HH Size

Total w/in 80% AMI – 284 (49%):

0-30% AMI – 93 (33%)

31-50% AMI – 72 (25%)

51-80% AMI – 119 (42%)

49%+ w/in 80% AMI (LMI definition)

65% own their home; 30% rent; 5% neither

Household Type:

Elderly (aged 62+) – 20%

Single, non-Elderly – 22%

Single parent – 10%

Two-parent – 30%

Other – 18%

Household Size:

44% in 1 person households

77% in 1-2 person households

94% are in 1-4 person households

Geographic Distribution:

28% North Knoxville

24% West Knoxville

20% East Knoxville

16% South Knoxville

3% live downtown

8% outside City

Public (Polling) Meetings - Geographic Area Responses

1. Homelessness Needs
 - East-more services, especially for homeless youth and LGBT
 - South-more street outreach and a "runaway" shelter
 - North more services
2. Neighborhood Needs
 - East-increased neighborhood safety, beautification and cleanup of area
 - South-increased number of sidewalks
 - North-increased neighborhood safety improvements, road and pedestrian improvements, more parks, preservation of Lincoln Park
3. Rental Housing Needs
 - East-increased utility assistance, more energy efficient housing
 - South-increase single family housing, reduce cost of housing, section 8 waiting list long
 - North-more affordable housing
 - West-rental housing too high
4. Homeownership Needs
 - East-energy efficient housing, affordable housing for veterans, increased education for down payment programs
 - South-increased single-family homes, cost of housing
 - North-more affordable housing
 - West-utility assistance, affordable housing
5. Housing for Special Populations
 - East-youth, LGBT and black trans women
6. Economic Development
 - East-increased redevelopment on Magnolia Avenue, workforce development
 - West-shorter tax breaks
7. Public Service Needs
 - East-youth services such as outreach, centers, gang prevention, homelessness prevention, crime prevention, workforce development, engagement
 - South-transit shelters, increased job and life skills for youth, reduced or free transit,
 - North-cleanup of public and private property, childcare, road improvements, storm water drains, sidewalks
8. Public Facilities Needs
 - East-youth centers
 - South-group homes for mentally disabled
 - North-youth recreation centers
 - West-mentally disabled facilities
9. Infrastructure Needs
 - East-increased lighting, playground maintenance, sidewalks, park maintenance, more and better signage,
 - South-sidewalks, shelters for transit stops, increased traffic alleviation,
 - North-storm water drains, road improvements, sidewalks,
 - West-lack of accessibility and comfort transit, sidewalks,

Survey Instrument

The City of Knoxville's Community Development Department is in the planning stages for its Five Year (2020-2024) Consolidated Plan that will be submitted to the US Dept. of Housing and Urban Development (HUD) in May 2020.

The Consolidated Plan is a strategic plan that guides how HUD funds, such as Community Development Block Grant (CDBG), HOME Investment Partnerships Funds, and Emergency Solutions Grant (ESG) funds are allocated.

HUD grant funds are valuable for helping the City and its community partners tackle serious challenges facing our neighborhoods, such as the lack of affordable housing, homelessness, blighted properties, economic development, and other issues.

The survey questions are primarily based on HUD-eligible activity categories. Your responses will help us to identify local funding priorities for the HUD grants, and will also help to inform the City of other community needs.

Please choose the top priority needs in each category from the selections given that most closely represent your opinion and your own perspective and experiences.

Your responses are anonymous and will be reported in group form only. Your opinion matters to us, we appreciate you sharing it.

Community Development Department
Consolidated Plan Community Needs Survey – 2019

1. Please choose from the following, the top 3 most important * NEIGHBORHOOD needs:

Affordability of housing
Quality and upkeep of housing
Public infrastructure (sidewalks, streets, parks, etc.)
Public services (crime prevention, substance abuse/addiction, health, mental health, employment and job training services, recreation, energy conservation, etc.)
Overall quality of life in the neighborhood (walkability, safety)
Clean-up of blighted lots and buildings

2. Please choose from the following, the top 3 most important HOMEOWNERSHIP needs:

Energy efficiency improvements
Lead hazard screening/abatement
New construction
Rehabilitation (including emergency and minor home repairs)
Down payment/closing cost assistance
Accessibility improvements
Broadband internet access

3. Please choose from the following, the top 3 most important RENTAL HOUSING needs:

Energy efficiency improvements
Lead hazard screening/abatement
New construction

Rehabilitation (including emergency and minor home repairs)
Tenant-based rental assistance
Accessibility improvements
Broadband internet access

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

Homelessness prevention
Emergency shelter and other short-term housing
Street outreach
Affordable permanent housing
Support services connecting people to resources
Employment/economic stability
Rapid re-housing services (rent and utility deposits assistance)

5. Please choose from the following, the top 5 most important HOUSING needs for SPECIAL POPULATIONS:

Housing and services for the frail elderly
Housing and services for people with AIDS/HIV
Housing and services for people with developmental disabilities
Housing and services for people with mental illness
Housing and services for people with substance abuse/addiction
Housing and services for elderly people (independent living with supportive services)
Housing and services for people coming out of prison/jail
Accessibility improvements for people with a disability
Housing and services for people experiencing domestic violence
Housing and services for unaccompanied youth (ages 18-24)
Housing and services for people experiencing homelessness

6. Please choose from the following, the top 3 most important ECONOMIC + DEVELOPMENT needs:

Job creation
Green jobs (solar, lead based paint abatement, recycling, energy efficiency, etc.)
Support for minority and women-owned businesses
Loans and technical assistance to small businesses
Assistance for startups and business expansion
Support for existing businesses in redeveloping areas
Other (please specify)

7. Please choose from the following, the top 3 most important PUBLIC SERVICES needs:

Childcare
Crime prevention
Education services
Substance abuse/addiction services
Health services (including mental health services)
Employment and job training services
Recreation
Energy conservation
Fair Housing counseling
Other, please complete below.

8. Please choose from the following, the top 3 most important PUBLIC FACILITIES needs:

Senior centers
Youth centers
Veteran centers
Neighborhood/community centers
Arts centers

9. Please choose from the following, the top 3 most important INFRASTRUCTURE + needs:

Street improvements - bicycles (bike lanes, etc.)
Street improvements - vehicular (traffic, sight lines, signage, street lights, traffic signals)
Street Improvements - pedestrian (sidewalks, intersection markings, street lights, crosswalks, transit shelters, etc.)
Public Transit
Water and sewer line improvements, drainage and storm water improvements
Parks (including community gardens and greenways)

10. Based on the previous questions that list specific service components in each category, please choose the top 3 categories of services that you feel are most important:

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

11. What is your age?

Under 18 years
18 to 24 years
25 to 34 years
35 to 44 years
45 to 54 years
55 to 64 years
Age 65 or older
Other

12. Please check one of the below.

Male
Female

13. How do you describe yourself? Please check one that best describe you. Use "other" if your race/ethnicity is not listed.

Non-Hispanic White
Black or African American
Asian or Asian American
American Indian or Alaska Native

Native Hawaiian or Other Pacific Islander
Asian and White
Black/African-American and White
Hispanic or Latino
Other (please specify)
One Person Two People Three People Four People Five People

For your household size
(see the number above each of the columns), please select your approximate annual household income from
the drop-down menu. *The income ranges are broken-down the way they are shown here to match HUD
Income Limits (2019)

14. What is your approximate annual household income?

15. Do you own or rent your home?

Own
Rent
Neither

16. Which best describes your household?

Single, non elderly
Elderly (62 and above)
Single-parent
Two parents
Other

17. Do you or does anyone in your household have a disability?

Yes
No

18. In what ZIP code is your home located? (enter 5-digit ZIP code; for example, 00544 or 94305)

Other (please specify)

19. How did you hear about the survey?

City of Knoxville website
Knoxville News Sentinel
Through a mailing
Through a meeting
Facebook
Neighborhood meeting
Word-of-mouth
Office of Neighborhoods
Twitter

20. Please add any additional questions, comments, concerns and/or suggestions you may wish to share with us.

Thank you for taking the time to complete this survey, your feedback is very valuable to us. **End**

B. Survey Comments

Survey - Open-ended responses

Please add any additional questions, comments, concerns and/or suggestions you may wish to share with us.

Open-Ended Response

It might be very important to begin looking into rent controlled apartments. There is a monopoly on apartment renting in Knoxville by Brookside Properties that makes it nearly impossible for a single woman working full time to afford an apartment + utilities and hidden apartment fees.

Assistance for disabled & elderly is hard to come by. I work hard & it is barely enough to survive.

Once again we are not going to solve any problems until we address root causes of problems. Gun Violence is related to Poverty, Create self employment opportunities, home ownership, resources outlets for kids and adults, and provide medical services (mental, physical, dental, vision) and it will directly reduce crime in the city if the human basic needs are met 1st people are doing crime cause they are lacking or going without and their pain and suffer on us is a direct reflection of our failures.

Think outside of the box. I am tired of seeing and hearing what cannot be done because historically it has always been this way. We need proactive, result driven governing not afraid to seek new answers to old problems.

Cost of living is rising dramatically faster here than other areas. This is extremely concerning to me as my entire family rents. Our interstates are in disrepair and our homeless is marginalized. The last thing Knoxville needs is another mural, we need action. The monopolization of our apartment complexes by companies like Brookside Properties is distressing to say the least.

Downtown is experiencing a backside of progress due to homeless issues. I have witnessed it get worse in recent years and have conversations with visitors who cannot believe how bad it is in our mid-size town. Thanks for trying to solve this problem.

The density of the homeless population along the Broadway corridor has apparently contributed to a sort of separate homeless society. So long as they find it so easy to socialize and satisfy their needs amongst themselves and so difficult to do so out in society at large, it's unreasonable to expect the homeless to follow the rules of the mainstream.

Housing for individuals with mental illness is greatly needed. These individuals are a vulnerable population that often need extra support to help them stay stable. These supports can help reduce homeless and crime rates in our city.

Determine root cause of homeless, develop areas of support away from downtown

Services and facilities that support permanent and temporary needs of homeless population are crucial. Services and facilities that aid in prevention are equally crucial.

Put job development first, that will take care of most of the needs in this survey.

Why is Community Development giving away our parks? Why is Community Development not promoting much needed transit reforms like making the Magnolia Line go places where people need to go instead of dumping them at the downtown station? The hub-and-spoke model is outdated and useless. Why doesn't Community Development become creative and find solutions that haven't failed in other cities? Instead, we attempt to do the same old crap that's been tried and true failures elsewhere but somehow believe "we can make it work" even though there's not a shred of creativity or even give-a-damn in the department.

Sidewalks would be nice.

We need more police patrols in the neighborhoods.

Need AFFORDABLE rentals. Something between HUD and the insane prices for private rentals.

I am concerned with drug traffic, persons under the influence of illegal substances, litter and misuse of Sam Duff Park. I am concerned about development of a Super bus stop and ensuing illegal activities around Moody and Chapman Highway.

Great need to expunge felony histories with guidelines to get people back in the workforce, particularly given drug charges and the opioid situation.

I ride my bike often from Calhoun to Earth Fare. The greenways are in terrible shape. I have hit bumps and had several near misses due to the erosion between Neyland and Tyson. Do you think the city should fix existing greenways before building something in SoKnox that is mainly for upper income folks? I do. I also think the city should provide education to neighborhood groups on the homeless in Knoxville. There is so much misinformation and hate out there towards this group of people. These folks are part of our community and should be treated as such. Once the city realizes this, hopefully neighborhoods will follow.

Please do something about the homeless situation in Knoxville. It creates an unpleasant experience just walking around down town when you are constantly being asked for money. It really hurts our tourist industry and becomes unsafe when there are so many individuals with mental issues not getting proper treatment.

Your questions are heavily skewed towards government assistance, and not much towards job creation and education. The REAL issues.

Housing that's affordable (meaning housing makes up 30% or less of annual income) is lacking. Average cost to rent in Knoxville is almost \$850-900 a month. The majority doesn't make the \$36,000 a year to support that expense. Average income in Knoxville is about \$30,000. Unsurprisingly, there's rampant homelessness here. If it weren't for my family's help, I'd be homeless, as well, despite having a full-time, 40-hour-per-week job.

The community needs more data coming from the local resident.

I consider job creation one of the important "ECONOMIC DEVELOPMENT" needs. To be clear, I am not talking about creating minimum wage, part-time, service sector jobs. I am talking about jobs with living wages where people are well treated.

I think all areas need to help people get off drugs. Seems like you hear about it all the time. I think it is why a lot are homeless. It also brings more crime. Something affordable to them.

More police enforcement is desperately needed for traffic violations. Vehicle stops lead to arrests of criminals.

Rent costs are so high and a home loan is an unattainable dream. If my father weren't my landlord my family would be on the street. There should be money management classes starting in high school and help for those in debt in terms of education and repayment options. There should be education on how to stay on track to being able to afford and obtain a home loan. But most importantly, I would not be in the situation I am in now if there wasn't such a huge gap between wages and rent costs. I went into debt having to charge basic necessities so I could pay rent as a young single person. I am now married and have a daughter. Even with two working parents rent was still horrible. Currently my husband has two jobs. I am currently unemployed because daycare is so expensive! As a parent, daycare costs are so hard to pay for. The preschool deserves every penny, teachers need to be paid. But there should be appropriate wages so you can actually bring money home after paying for daycare! We live in constant fear of being able to afford basic needs like food and clothes. I apply for jobs every day. The stress of it all is too much to bear yet there is not a public solution to get the mental health counseling we are in need of to deal with our situation. Also it is so hard to get private health insurance!!! It's too expensive to afford! Even with the marketplace. People joke about lazy millennials who live with their parents. We want to be self sufficient, I HATE handouts. I have to have help from my father so my daughter has a home and bed to sleep in. We want nothing more than to be able to do this on our own. So why is it that with two jobs, my husband is never home as he works all the time, and we still have to worry about every penny since the cost of living is so high. It makes me sick.

Climate change policy is the most urgent. For local government, that would be energy conservation.

My favorite organizations in town that deserve support are the Community Mediation Center, Family Justice Center, the Knoxville Museum of Art, and Bridge Refugee Services.

I would like to see the city focus more attention on the homeless issue. I live in old north Knoxville and see the strain it has on our neighborhood and the businesses nearby.

There is a lot of housing in Knoxville. Some government based housing developments have been revamped while others still remain in deteriorating conditions. The problem here is many things. Usually affordable housing is either in a bad area of town or in an inaccessible location that has no sidewalks or public transit available. I see apartments and rental properties advertise all the time (both within the city and county) but nobody wants to live there for any number of reasons as described above. Also we have a rising homeless population. Some like myself want to get off the streets while others have made a lifestyle out of it. Some households have no credit or bad credit (but good backgrounds) making it hard to find housing that accepts all income level types. Lenders and landlords are hesitant to lend or house people in these situations. Some government properties only accept applicants that are disabled or elderly making it harder for the working man/woman to find affordable housing.

Poor public transit is A HUGE concern. Affordable housing wouldn't be such an issue if people could get to work on the bus.

Crime needs to be controlled, more police officers and more community interaction of police officers.

City codes need to be advertised to homeowners and landlords. Renters especially don't adhere to them. Noise pollution is a big problem in my neighborhood because of a very busy trucking company nearby. Also mosquitos are worse than anywhere I've ever been.

Very good survey!

Help to enable young families to buy a place of their own. Support those who will bring benefits in the future. If crime and substance abuse issues are not addressed no amount of investment in neighborhoods and infrastructure will help. Who would care if the house and neighborhood are nice yet plagued by crime/substance abuse issues?

1) Affordable Rental and accountability to the landlords of those properties? If charging double it's worth they should pay the tax. Also they should have to undergo required inspection every 3 years, for example. 2) Relocating industrial type business that are currently in residential areas. Having the City assist w/ incentives to move them to empty properties. Like Regal. For Example, Taking AAA Cooper @ 3235 Sutherland Ave, Knoxville, TN 37919 and relocating w/ assistance and incentives to the empty logistics building on South Concord St. Then repurposing the place AAA Cooper is to make it Retail/Apartment/Dining Options for the community.

Instead of gentrifying & making more people homeless &/or pushing people out of an area, we fix the problems & not focus on making everything fancy & covered in faux marble & bull crap - let's worry about leveling out a home, fixing the gutters, etc basic home repairs & not so much on fancy new bamboo flooring & really focus on the people who live their now - rather than who can live their later & get charged double the rent for some lipstick slapped on a mess.

The government is at fault for unaffordable housing. The government is at fault for economic instability. The government is at fault for making home ownership undesirable due to ridiculous ordinances. Why would or should I trust the government to try to fix their own mistakes, when history shows that it is only made worse at the expense of the taxpayers? This is not the cities money at stake and it is not the livelihoods of those in charge but the average citizen of the city that feels the negatives of government interference.

I live off of Social Security and am primarily homebound. I could live alone and would prefer it, but how can I? With just under \$1200 a month for all lifes expenses and \$15 a month in foodstamps, I am broke and financially dependent on my family for my needs once rent and my bills are paid. I would starve and have no electricity if it weren't for living with family. Something in housing needs to be done for the disabled in nice areas, not slum like areas.

Bike lanes and greenways are nice, but not as important as affordable housing and mental health & addiction services. Hopefully the new mayor will have better priorities and care more about the hard working people of this city than creating a "urban wilderness".

The city needs to strengthen renter protections. Housing is absolutely affordable and what is affordable is not up to basic codes (IE roofs falling in, wildlife living in the attic, ect).

Mental health and emergency housing facilities are needed all over the county instead of concentrated in one area to help with homelessness issue.

Something that wasn't on here is help for the middle class. Often times we are overlooked, but we are working hard, owning businesses, trying to own homes and we also give back to the poor/homeless because most of us started there. We are also able give to the upper class because we are able to shop, dine and do some social activities with higher class. By helping us, we are able to financially help a lot more people. Ways to help middle class: Money management and finance classes, help with down payment and closing costs of homes, lower price on people doing our taxes, cheaper childcare costs, put more sidewalks and bike lanes in our neighborhoods, create more substance abuse programs that are outside of working hours for the 9-5 people and that are not across town from us (we have kids to pick up, jobs to work and food to make) and create community centers/pools in our neighborhoods. Most times we have to go in Farragut or somewhere else to go to a pool or splash pad that is over crowded.

Bicycles on Sevierville Pike, Red Bud are a hazard to everyone. There is barely enough room for two cars and guard rails are needed badly. People who live here, and have always lived here, are more important than people who just come here to drink beer and ride bikes. Ijam's is a treasure and I hope it is forever protected.

Often I hear of parents and their grown children + their grandchildren sharing one home. It seems to be the trend. Rental prices are unreasonable.

With singles and merged families need either bigger or smaller houses to rent that are AFFORDABLE. New places are not rented to people who are suffering on assistance because poor people who need assistance have long been associated with drug dealing and not keeping the property in good condition. Lot is deserved based on the past but not all renters that are poor are drug dealers. A lot are good people, retired and don't own a home bc they sold it to have money to live on or lost in recession etc. The age of people retiring in Social Security are the ones who believed the government when they told us that AS would be enough to support them after they got old, that they would not have to rely on their kids to take them in. Good bc we can't rely on kids, and no good nursing homes for us. We are too poor for Senior Care as seen on TV, and the ads make people believe we are being taken care of very nicely. The ones who are not able to find houses, they don't get on TV. You like surveys, what is the age distribution of the 1/3 of poverty level people making up the Knox population. The poorer elders who are on that ridiculous low \$\$, they were more likely to have worked physically harder and have disabilities at a younger age. Lots of times in states w/o union wages like TN, they built the homes they never had a chance to own or rent. Now if you could do something so elders got RESPECT . . .

Help single mothers who work but get no child support. Help single mothers who work and pay all the bills alone Help with free Insurance for the kids.

We used to live in a city neighborhood and liked it but felt forced to move out to the county because the drug problem got so bad that we couldn't let our children play in their own fenced in back yard because there might be used needles out there. Also we were within walking distance of everything we could want but couldn't go anywhere because there were no sidewalks and the roads were very busy.

The city needs to Widen the side streets around homes within the city ..

Streets needs to be repaired, signs, sight lines, and speed control.

Very Interested in communities where mod-low income seniors can live independently but support one another as neighbors. My sister in MN lives in an apartment building sponsored by Common Bond where she pays according to her income as a retired teacher. We need something like that in Knoxville.

Quit concentrating cheap housing in South knox. Lowers quality of life and brings in crime. Keep your greenway path from coming through personal property that in a primary residence!!!

Thank you!

I do not wish my tax dollars to help a rental corporation to finally up-date their holdings (rental units).

It looks like the survey is skewed to a predetermined outcome.

Being able to walk in my neighborhood and to the store or ride my bike or even walk downtown without have someone asking for money. Homelessness is a problem across the country. These people need help and should be housed somewhere to get that help and get them off the streets from being cold/hot and hungry. The drugs have got to stop being allowed in our city.

The biggest issue I have right now as a single parent is being able to find affordable housing in a good school district with affordable daycare. My credit is lousy so buying a home isn't an option right now.

Job training/intern programs needed for teenagers and adults. Living wage jobs/job creation.

Unless we prepare for rapid expansion, we'll end up with Nashville or Atlanta's nightmare traffic and will stifle our growth.

We are no longer safe in our North Knoxville neighborhoods due to the rise in the homeless population. Crime is abundant. Police protection is limited. People are moving out. People are stealing everything in sight, overdosing on the sidewalks. It's a mess made so much worse by the fact that they are no longer able to sleep under the bridge. It's a constant concern in our neighborhood.

62 = elderly? OUCH.

Infrastructure, parks, greenways and public services desperately needed in Burlington and surrounding areas.

Let's fix potholes on the interstates and roads before building more bike lanes!!!
The poor, elderly and vets are ignored here.

I might have taken the survey once before, but think my answers are pretty close to what they were the 1st time, if I did.

Everyone, everywhere needs more low income housing, for the health, safety, self love, happiness and care of everyone.

Our schools need some attention, particularly Chilhowee intermediate and Carter Middle and Carter High

Wait list for elderly people is to long. Need a Apartments Senior living now.

As we work to support our most vulnerable populations, we need to consider how infrastructure will impact our community. Having safe sidewalks connect our city will make traversing the neighborhoods safer and assist those without access to transportation. Our public transportation system takes so long that most people with access to a car, won't even consider it. The women's transitional housing units on Dameron Avenue helped rehouse women in need, but there were too few units and not enough support for the ladies once they'd been rehoused. When we are considering re-housing, we need to provide enough time for individuals to obtain the necessary education (certifications such as CMA or two-year training) to make the housing viable for the long-term. Barriers to rehousing such as back KUB bills would make rehousing nearly impossible for so many impoverished individuals. Thank you for seeking out feedback, Elishia Basner

South Knoxville does not have enough parks or sidewalks. Many of the homeless people are hanging around South Knoxville and need permanent housing assistance. There are also many blighted areas that need to be rehabbed. Blighted areas increase crime.

Please stop "redeveloping" south Knoxville.

I think community development could do a better job marketing properties for sale via Homemaker Program. Also I think the homemaker program should be expanded to include more properties held by the city. The city owns too much real estate.

Need to develop and encourage SMALL scale affordable housing rather than the big developers seeking a profit.

Find incentives to increase residential use of solar power.

I love the development of the neighborhoods like the Magnolia, Sevier Ave, Central Ave. New business springs up everywhere.

Slumlords and other property owners who do not take care of their property need to be dealt with much better than current means.

Turn Parkway hotel into affordable housing for homeless people going through job training/drug addiction treatment. Get the homeless out of Duff field so families can go there again. Give a grant to Next Step Initiative so they can do business in one of the empty buildings on Chapman Hwy instead of them using Duff field to do their ministry.

Homeownership is critically important to stabilizing neighborhoods for the long run. Continued funds for new construction and renovation projects and down payment assistance are crucial in this effort.

It would be awesome if re-development of neighborhoods focused on pragmatic needs more than market trends. Fewer craft breweries; more bus stops, grocery stores, health services, etc.

Bicycle used as transportation with lack of knowledge of traffic laws regarding bicycle use.

Question 1E does not include a non-elderly, without children option.

#5 is an unjust and unfair question. All populations and people are deserving of housing, and all of the housing needs for each of these populations are equally as "important"

Stop spending money on expensive art! Especially if the artist is not a native of Knoxville!! Do more for small businesses. Stop taking steps to encourage the homeless from other areas to come to Knoxville because of all of the "free" benefits.

Knoxville (& Knox County) should rein in the explosive development currently going on-it's easy to see the \$\$\$ that might come in but also to ignore future costs incurred by attracting more tourism, for example. We seem to have an abundance of retail but it's unsustainable to keep building new just because people are bored with what we already have. Look at what properties are vacant and/or underutilized before building more of the same. It might be because they're unaffordable, whether office space, housing, or retail.

Re-establishment of mental institutions. Police action for vagrancy, drug production and sales, petty thievery.

There is such a dire need for more permanent supportive housing in our area. There is also a need for homeless individuals who are not chronically homeless but present with serious illness (mental, developmental) that cause difficulty with both obtaining and maintaining housing options without ongoing support.

Serious attention to vulnerable population economic survival is critical. Community development efforts should target the present day outcomes of de facto segregation.

We wouldn't have as many homeless if we would take care of our mentally ill and mentally retarded. Should never have closed down Eastern State hospital.

I hope that Knoxville will work on accessibility for pedestrians (sidewalks, curb cuts,) as well as making public transit more available

More funds need appropriated for mental health services, housing and housing for people in recovery from substance abuse.

We need appropriate safe harbor for youth that are experiencing or at risk of experiencing homelessness. there are simply NO safe harbors for young adults who are being forced to leave their homes or aging out of States custody.

This survey is set up to support any liberal view you want to promote. You folks are destroying our neighborhoods. We have too much money wasted on bicycle lanes, and traffic obstacles. Stop wasting the taxpayers money promoting facilities for those that don't do anything to make our community better. We don't need any more bike lanes on our roads, and greenways. we need to finish the James White Parkway.

all of the choices above are important. all should be improved. it is difficult to choose only 3 or 5 topics for each question.

this survey should allow self generated answers on questions and not limit us to the government directed replies.

'Which best describes your household' question does not account for *non* parents other than selecting 'other'. Nothing in particular wrong with that but not sure how you'll be able to parse all the 'other' options to get the demographics you're looking for.

We need affordable housing badly!

Question 19 is broken. It requires a box to be clicked but none applies to me.

knoxville has a lack and a loss of housing that is affordable for our work force. HUD funds are very much needed to help us.

I just moved from California. One of the few things I miss is the prohibition on plastic grocery bags. Everyone adjusted to reusable.

Please post these survey results in the Neighborhood Newsletter. And please remember -- taxpayers need government to take care of basic needs not trendy issues. Thank you!

I will be out of town on Aug. 22 and will miss the meeting for my area but I feel like these issues are very important for the future of Knoxville.

I am heavily concerned about the balance among various modes of transportation in South Knoxville. I opposed the extension of the James White Parkway; however, I am also opposed to any reduction of lanes for bicycle or other modes of transportation. Traveling in and out of South Knoxville for work is difficult at the current time and public transportation is not effective for those who have varying schedules of work (I need to travel by car due to uneven hours of work, sometimes extending 12-13 hours in a day). We were promised that an Advanced Traffic Management System would be federally and locally funded for Chapman, among other roads, yet no sign or communication has been seen. The LED streetlights have been a welcome addition to Chapman. Let's keep the technology infrastructure upgrades going to make the road flow more evenly. Even an adjustment to traffic light sequences, like Broadway would be welcome. Additionally, the influx of homeless into South Knoxville is becoming an issue for the business corridor along Chapman. The progress feels threatened or stifled by the number of people, at times, aggressively panhandling at businesses. Finally, public infrastructure like parks, etc in South Knoxville have been a benefit for quality of life in the area. Please continue to develop these amenities and smartly integrate them into the existing fabric of our neighborhoods.

I'm a homeowner, but due to gentrification I've been priced out of my own neighborhood (if I were to sell and then try to buy back in). There is much need for more affordable housing close to downtown and close to public transportation. And also there are needs for more late-night bus service and sidewalks in neighborhoods that have a sidewalk down one side of the street but not the other side. There are so many homeless and struggling people very near where I live, and a lot takes is an unexpected debt-load to get a person there, such as a medical bill or lawsuit. I wish more of our old housing stock in Park City and Lonsdale could be renovated with the help of city programs. And I mean full renovations, not just lead abatement. Why isn't there a Habitat for Humanity-type organization renovating existing housing stock? That also would help struggling folks. Thank you for your consideration.

The work of the Community Development office is very important to the success of the city. It's hard to determine how best to target limited funds but I do appreciate the survey. I would suspect the answers will break out quite a bit based on economic circumstances and zip codes. A disproportionate amount of the resource should go to disadvantaged communities and households, though I think the impact of place making, arts, side walks, bike lanes, improvement districts, etc. is impactful to the city as a whole. Would like to see a weighted distribution of resources going to East Knoxville.

Focus should be on helping people that NEED it not on making rich people richer or criminalizing poor folks. Must seek for more input and participation from everyone that lives here not just a few select group. Must have accountability and oversight over all that is done.

Please get the homeless some help. Please get us sidewalks and a 24 hour bus system. Not everyone works at 5am or gets off at 11pm

Enforce vagrancy, panhandling, and loitering laws, with much greater zeal. Make the homeless get jobs or run them out of town. Stop making this town so "homeless friendly." Far too many scumbags on the streets of downtown all the time.

Study after study has proven that permanent housing for the homeless is the most successful. Can city wide programs also be implemented where the homeless population is picked up every morning and offered a variety of jobs (litter pick up, planting trees, etc)?

We need more Green technology, bike lanes and public transportation. Knoxville needs to become an eco safe-haven for people that feel stifled by the coal and oil industry.

The City mayor and city chief of police are aware of issues in a business on western avenue and won't do anything to enforce the laws

I find it odd that rural counties in TN have a hard time filling positions, yet inner city residents have a difficult time finding jobs, at least decent jobs. I'm sure I can figure out why this is, but why are we not getting these jobs anywhere near downtown? The city should set up a job seeking program for local employers by funding background checks and drug screens for applicants instead of building more affordable housing. At least that way you can figure out whether they want to work or are just mooching off the city. I hope this makes sense. Thank you.

Interview homeless people and find out where their families are. Contact the families and see if they can take the person in. If so buy the person a plane ticket you go be with their family. This approach worked in New York City. Stop spending millions of dollars on band-aids for the homeless. Housing First is a failure, especially for people with disabilities. It is a way not to pay for the counselors that are needed to take care of these people. Do your homework before spending money on these programs. Stop giving money to VMC.

Give the Knoxville Police Department more funding, so salaries can be higher, so they can recruit more officers.

Priority in planning should be for the quality of life for those who actually live here. Not for tourists. Gentrification in south Knox is a concern. Also a concern is the presence of so many bicycles on narrow, windy roads with no guardrails. It endangers everyone.

The homeless population downtown needs to be addressed even more as people are sleeping on Gay street at night which is dangerous for them as well as uncomfortable and out in the elements. That area needs to be patrolled more and assistance provided to the homeless through transportation to shelters and/or places such as the crisis stabilization unit through HRMC.

First you need to force KCDC to clean up their act they allow too much drug activity to go on. On their properties not to mention drinking outside of their apartments the bugs are horrible and I feel we are just dollar signs to them.....

Question 16 does not account for adults without children.

Incentives and resources for first-time home buyers. Easier ability to start and operate a food truck. More availability/ability to park and sell from a food truck in foot-traffic area specifically during the lunch time hours.

Stop making South Knoxville a dumping ground for Homeless for crying out loud build some sidewalks so the poor folks can walk down chapman highway from Krogers to Mountain Grove without getting run over!!!!!!!!!!!!!! at least make a gravel bed median

Great work!

I would like to see Community Development use the CDBG funds to purchase more firetrucks.

C. Kick-Off





City of Knoxville - Government

July 11 ·

The City of Knoxville's Community Development department launches its 2020-2024 Consolidated Plan process today by asking people on the Main Floor of the City County Building to complete the sentence "Knoxville needs..." on sticky notes. In this video, Community Development Director Becky Wade introduces the community engagement portion of the project, the Community Needs survey and the public meetings that will be held in August and September. #KnoxvilleNeeds



You, Mary Wynn, Sarah Henson and 22 others · 7 Comments · 12 Shares

Love

Comment

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All Comments



Write a comment...



Robbie Wood It would be helpful to have sidewalks and crosswalks near existing bus stops. A sidewalk from Cedar bluff library to bus stop on Cross Park. Making areas near bus stops more pedestrian friendly would encourage traveling by mass transit.

Like · Reply · 16w

2



City of Knoxville - Government If you haven't already, please take our Sidewalk Study survey here:

<https://www.surveymonkey.com/fr/knoxvillesidewalks>

Like · Reply · 18w



Ron Frey Knoxville needs to adjust their traffic signal sensors to not only let the computer know there's a vehicle present, but that when there's no traffic in the other direction, to turn that direction red and let the opposing traffic have a green light. Not... See More

Like · Reply · 16w

2

11/1/2018

knoxville needs - Facebook Search



Ron Frey Knoxville needs to expand their mass transit to areas other than downtown. Farragut, Kams, Powell, South County, etc. Worse mass transit I have ever used or seen.

Like · Reply · 16w

2

1 Reply



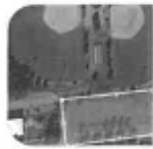
Christina Perkins Yes we need an LGBTQIA plus community center! And sustainable housing options for our folks who are without homes!

Like · Reply · 15w



Tanner Jessel Knoxville needs Community Development to stop trying to steal public park land in East Knoxville.

<https://www.change.org/.../mayor-maceline-rogero-and...>



CHANGE.ORG
Sign the Petition

Like · Reply · 16w

5

Write a comment...

;

"Knoxville Needs..." Facebook Video Comments

Christina Perkins Yes we need an LGBTQIA plus community center! And sustainable housing options for our folks who are without homes!

Robbie Wood It would be helpful to have sidewalks and crosswalks near existing bus stops. A sidewalk from Cedar bluff library to bus stop on Cross Park. Making areas near bus stops more pedestrian friendly would encourage traveling by mass transit.

City of Knoxville - Government If you haven't already, please take our Sidewalk Study survey here: <https://www.surveymonkey.com/r/knoxvillesidewalks>

Ron Gray Knoxville needs to expand their mass transit to areas other than downtown. Farragut, Karns, Powell, South County, etc. Worse mass transit I have ever used or seen.

Micki Dailey Pruitt Maryville

Ron Gray Knoxville needs to adjust their traffic signal sensors to not only let the computer know there's a vehicle present, but that when there's no traffic in the other direction, to turn that direction red and let the opposing traffic have a green light. Not only that, traffic patterns are different at different times of the day. The signals need to be adjusted for that, also. It's ridiculous the amount of time and fuel wasted waiting at signals when there is no opposing traffic the other direction.

Tanner Jessel Knoxville needs Community Development to stop trying to steal public park land in East Knoxville. https://www.change.org/p/mayor-madeline-rogers-and-knoxville-city-council-protect-our-city-park-land-from-development?fbclid=IwAR0yP4uJU_2N4Yl_nkrVbrthPk2a2?Nc7qetzm07Er5zPGa2iKdCOGw_G0

7/11/2019 Knoxville Needs:

171 Individual comments over 4 hours; 214 comment areas (some comments included multiple priorities)

Ranking

- 1 Affordable Housing/Public Housing (10)
 - Housing - convicted felons (7)
 - Housing - Elders (3)
- 2 Streets (18)
- 2 Compassion (16)
 - Religion (2)
- 3 Entertainment-related (16)
- 4 Kids/Youth (14)
 - Parents (1)
- 5 Homelessness (10)
- 6 Transit (8)
- 7 Sports-related (7)
- 7 Jobs (7)
- 7 Addiction (7)
- 8 Bicycle-related (6)
- 8 Court/legal (6)
- 8 Education (6)
- 9 Parking (5)
- 9 Mental health (5)
- 10 Law Enforcement (4)
- 10 Equity (4)
- 10 Development (4)
- 10 Neighborhoods (3)
 - Blight (1)
- 11 Sidewalks (3)
- 11 Parks (3)
- 12 City County Building (2)
- 12 Identity of City (2)
- 12 People (2)
- 12 E. Knoxville (2)
- 12 Energy-efficiency (2)
- 12 City work (2)
- 12 Womens' Suffrage Museum (2)
- 12 City Services (2)
- 13 Worlds Fair Park (1)
- 13 Hotels (1)
- 13 Mayor (1)
- 13 Metro Gov't (1)
- 13 Voting (1)
- 13 UT (1)
- 13 Pets (1)
- 13 Legalize marijuana (1)
- 13 KLF (1)
- 13 Clean Water Act (1)
- 13 Personal Accountability (1)
- 13 Healthcare (1)
- 13 Maker space (1)

(9:15 AM-1:15 PM); 214 comment areas (some comments included multiple priorities)

Affordable Housing (3), housing for low income people (3), for singles over age 50
More help for convicted felons...housing
Housing for elder abuse victims (3)
Fix pot holes (3)
understanding of people with issues
Jesus
Amusement Park (3), They need more Muse (?) park in Knoxville, Velodrome, waterpark, arcade
{Affordable} outreach programs for youth in the innercity, outreach center for kids
more services for parents trying to regain custody
Solution to homelessness (3), Better housing for homeless (2), learn or have a helper
Light rail, Amtrak train station
NBA Basketball Team
minimum wage \$10 (1) \$15 (1)
more treatment beds for people suffering addiction, more rehabs for people, better access, longer-lasting programs
bicycle lanes (3)
less attorneys, a better criminal justice system
private schools affordable for middle and lower class
free parking
mental health (2), more help for the mentally ill, better access to mental health care
Better officers
equality, diversity
more financial incentives for mixed use development along major corridors
less drugs in neighborhoods where kids are playing
Empty houses with overgrown lots/renters need to take better care of their yard
Sidewalks -(3)
more dog parks
Chik Filet A in City County Building
Faith in itself
Real people
affordable grocery stores in E. Knox
more energy efficient homes
Get city crews working on city properties
Womens Suffrage Museum (2)
money available to help people obtain their drivers license
Worlds Fair Park retail, restaurants, and development of the park
Knoxville needs hotels in North, East, South and Northeast Knoxville
a new mayor like mayor Rogero!
Metro Gv't
Better education and encouragement to vote
a new and appropriate leader for UTK
an ordinance to prohibit chaining of dogs
legalize marijuana ASAP
more \$\$ for K.F
Clean Water Act - Knoxville's doing a great job
Personal Accountability
Improve health care to the point that Remote Area Medical Isn't required
Make space

general public housing for low income people
Better care for inmates. (4) They are not animals!. a better justice system, as in the way our inmates are treated, they are pe

Fix the roads (640/B'way, Clinton Hwy), Fix I75, roadwork in general, overhaul of surface roads/bottlenecks
love (4), good vibes, peace, kindness (2), less violence
Put prayer back in schools
eating spots
affordable day care (2), better day care

a viable solution for the homeless and mentally ill
transportation to the county (2)
WNBA Basketball Team
high paying working class jobs
more help for opiate addiction
more bike paths (connect to Blount County)
Criminal Justice reform and empathy
tech school for youth, Putting vocational programs back in high schools (ex. Auto mechanics)
better parking system
another Lakeshore
Thanks to the Police Dept to serve us
equity-based policies and procedures
Downtown baseball stadium (2) w/ mixed use development
more community activities

parks and kid friendly activities
Day care in the building, gym
a better defined identity
more gay people
more businesses on Magnolia Ave
Elec. Car recharging station
fewer forms to fill out
more women like you!
social workers

help people get to housing

Less scooters, no scooters, I like the scooters! More empathy, more understanding (2), less judging

I like the breweries, craft beer and restaurants, a free (1), low cost (1) activities for youth, more ac

less homeless

dedicated bus stops, bus shelters

Baseball Team

need more jobs (3)

public meetings on drug control in neighborhood

an increased number of marked bicycle lanes

better victims rights/a DA that listens and not jus

tuition equality for DACA students

more parking (2) downtown

more police officers (1) more traffic police (1)

more acceptance of inter racial relationships

More designer clothing stores

public meetings on drug control in neighborhood

more parks

more parking meters near courthouse for non-co

more energy efficient homes

better roads (2), no roundabouts
respect, character

more free fun things for low income families
Tech school for youth, putting vocational programs back in high schools (ex. Auto mechanics)

another Keenan Grimes Outreach Ctr
buslines running more frequently
Downtown baseball stadium (?), baseball stadium, w/mixed use development
more Black builders supported by the city
better access to substance abuse treatment
Velodrome
juvenile non-secure housing for kids who should not be detained but have charges
more funding for public schools

public meetings on drug control in neighborhoods

s

commercial vehicles

better interstate system

more social spaces for young professionals
less drugs in neighborhoods where kids are playing

Permanent supportive housing
more covered bus stops

School for kids w/ADHD, dyslexia, or other learning disorders

safe driving, Get rid of red-light cameras

more tourist attractions

j. juvenile non-secure housing for kids who should not be detained but have charges

D. Neighborhood Outreach

CITY OF KNOXVILLE COMMUNITY DEVELOPMENT

Community Development is seeking input for its 2020-2024 Consolidated Plan. Join us at one of our public comment opportunities that will help to set the 5-year priorities for the City's Community Development Department.

General Public Meetings

EVENING
SEPTEMBER 25, 2019
5:30PM-7:00PM

O'CONNOR SENIOR CENTER

MORNING
SEPTEMBER 26, 2019
10:30AM-12:00PM

O'CONNOR SENIOR CENTER

Neighborhood Meetings

NORTH
AUGUST 20, 2019
6:00-7:30PM
INSKIP-NORWOOD
REC CENTER

SOUTH
AUGUST 26, 2019
5:30-7:00PM
SOUTH KNOXVILLE
COMMUNITY CENTER

EAST
AUGUST 19, 2019
5:30-7:00PM
BURLINGTON
BRANCH LIBRARY

WEST
AUGUST 22, 2019
6:00-7:30PM
DEANE HILL
REC CENTER

Take our 2020-2024 Community Needs Survey at:
surveymonkey.com/r/2020CPlan

Survey closes on October 6, 2019.

For more information, call 311 and ask for Community Development or visit our website: <http://knoxvilletn.gov/development>.



If you are Deaf, hard of hearing, or LEP (Limited English Proficient) and want to request interpretation services, please contact Tatia M. Harris at 215-2831. If you are a person with a disability who requires an accommodation to attend, contact Stephanie Brewer Cook at 215-2034 at least 72 hours before the meeting.

The Knoxville Focus for the week of August 26, 2019

By design on August 25, 2019 - No Comment



Community Development seeks input on housing

By Bill Howard

Cities face many difficult problems and issues, not the least of them trying to provide decent and affordable housing for those who have that need. As with any issue, allocating very finite resources to virtually limitless needs is no small task.

Every five years, Knoxville's Community Development Department submits a funding request to HUD, the US Department of Housing and Urban Development, for a variety of housing and community development needs. The next five-year cycle begins on July 1 next year. HUD allocates the funds on an annual basis.

HUD requires each city to have at least two public-hearing meetings to give citizens a chance to voice what they think is the city's most pressing needs. Knoxville plans eight such meetings this year in preparation for next year's report.

The second was held at Inskip-Norwood Recreation Center on Tuesday, Aug. 20. "Every five years we do a very large community engagement process that helps inform the plan," said Becky Wade, Knoxville Director of Community Development.

"Our mission is to revitalize low- and moderate-income communities, and strengthen all city neighborhoods," Wade said. "We accomplish this by working with community partners and various sources of funding – federal, state and local. The city of Knoxville does not own any housing; we work with our partners to get the services we need."

Wade explained to the crowd that the city receives funding from HUD's three block grant programs: Community Development Block Grant (CDBG) Program, HOME Investment Partnership (HOME) Program, and Emergency Solutions Grant (ESG) Program.

According to CD administrator Linda Rust, current-year funding estimates for the three programs are \$1.6 million for CDBG; \$1 million for HOME, and \$150,000 for ESG.

The 20 people in attendance were then given electronic punch-pad devices that enabled them to indicate their top three choices about what Knoxville most needs in the areas of housing and community development. All reported they lived in the Inskip area. Of ten such survey questions, two are listed here, with results:

Asked to name Knoxville's three most important neighborhood needs, Public Services (crime prevention, substance abuse/addiction, health, mental health, employment and job training services, recreation, energy conservation) tied with Overall Quality of Life (walkability, safety) at 19%. Tying for third at 17% were Housing Affordability and Cleanup of Blighted Lots and Buildings.

Other choices were Housing Quality and Upkeep, and Public Infrastructure.

Asked to name the city's three most important Public Services needs, Employment and Job Training Services won with 21%. Second was Health Services (including mental health services) at 17%. Childcare was third at 16%.

Other choices were Crime Prevention, Energy Conservation, Fair Housing Counseling, Substance Abuse/Addiction Services, Education Services, and Recreation.

The crowd was then divided into three groups, each of which was given markers and a large white-sheet pad. Each group discussed and recorded what they thought were the most important needs in their neighborhoods. Street safety, affordable housing, child care, and help for the working poor were among the needs listed.

"All this is part of the report we send to HUD," said Rust.

The current information-gathering process will be completed in September this year, and analyzed the following two months. Next January a public meeting will be held to report the findings. Next spring the draft of the Five-Year Consolidated Plan will be released for public comment. By May 15, with the approval of the City Council, the report is submitted to HUD.

Included with the five-year plan will be a report that indicates what Knoxville's top priorities are for the first year's funds. Such a report is submitted annually. A response from HUD likely takes 60 days or so, according to Rust.

"We take all this info and whittle it down ... break it down to what our goals are, what we hope to accomplish, and why we believe what our priorities are," Rust said. "All activities are covered. We also look at data from various sources. We give a lot of opportunity for feedback."

Anyone wishing to take the survey can go to www.knoxvilletn.gov/development.

082619_Knoxville Focus



The Knoxville Focus for the week of August 26, 2019 added by design on August 25, 2019

[View all posts by design →](#)

Related posts:

1. **The Knoxville Focus for March 25, 2019**
2. **Public hearing on the City of Knoxville's Community Development 2019-2020 Annual Action Plan**
3. **The Knoxville Focus for March 4, 2019**

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UT economics expert: Affordable rent options becoming scarce



UT economics expert: Affordable rent options becoming scarce

News

by: Gabriella Pagán

Posted: Sep 4, 2019 / 07:59 PM EDT / Updated: Sep 4, 2019 / 08:00 PM EDT

KNOXVILLE, Tenn. (WATE) – “This is not a unique situation to Knoxville or the Knoxville area, it’s happening all over the country,” Boyd Center for Business and Economic Research director Bill Fox said.

Fox says what happened during the recession, more than a decade ago, there are more houses being built, it’s just the type and rate at which they’re going up, as the population grows.

“But the really key change was that since the Great Recession financial institutions have been less willing to loan money, a lot of people who used to build homes got out of the industry during the recession and so we’ve seen many fewer houses, both individual houses and apartments, and condos, many fewer being built than we would have expected,” said Fox.

According to the latest data provided by the City of Knoxville, the average cost of a one-bedroom apartment costs \$840. In order to afford that, one would need to make \$16 an hour, working 40-hours per week.

[Knoxville rent trends and wages](#)Download

However if you only make the state's minimum wage of \$7.25 per hour you would need to work 89 hours a week.

"So it's not surprising that the prices are going up, I mean there's inflation in the economy, it's running about two percent a year," Fox said.

Fox says the most recent data collected shows at least one in five people in the Knoxville area spend at least of half their income on housing.

According to the U.S. Department of Housing and Urban Development, it's considered affordable if you're spending less than 30% of your income on housing.

[Affordable Housing by the numbers](#)Download

Experts say that is where landlords can hike up rent prices because they know the demand is greater than the supply.

"It's clear that the millennial population and those following it up, Gen Z and so forth, have not responded as quickly in terms of getting married, in terms of having children ..." Fox said. "Birth rates, for example, are incredibly low in the U.S. even in the last decade they have plummeted and so what we're having is a lot more single people or couples looking for places to live where one-bedroom apartments might be a norm for these folks and clearly the market hasn't responded."

The City of Knoxville's Community Development is looking for residents' input on its next five-year plan and wants the community's input on what they feel will best serve the city's housing needs in the future.

If you want to voice your concern you can do so by taking an [online survey](#) through Oct. 6, or at a community meeting. Two more meetings are scheduled: from 5:30-7 p.m. Sept. 25, and 10:30 a.m. to noon Sept. 26. Both meetings will be held at the O'Connor Center, 611 Winona St.

[City planning survey and meeting information](#)Download

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Knoxville Neighborhood Advisory - Vol. 12, No. 32 -

Tuesday, September 10, 2019

PDF version: <http://bit.ly/NeighborhoodAdvisory-2019-09-10>

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1. Neighborhoods Honor Officer Liaisons
2. Roseberry City Initiates First Celebration
3. Town Hall East Offers City Council Forum
4. Old North Celebrates 40 Years
5. Join STEPS for Health Walk
6. NAC to Discuss The 2020 Neighborhood Conference
7. OON Starts National Night Out Contest
8. City Breaks Ground on Urban Wilderness Gateway Park
9. Community Development Hosts Community Meetings
10. Input Welcomed on CD Performance and Evaluation Report
11. CAC Volunteer Assisted Transportation Seeks Volunteers
12. **Knoxville Neighborhoods Calendar** (click link for online calendar)

Published by the City of Knoxville's Office of Neighborhoods, we report news

landscaping, construct play features and shade structures, and build connector trails and a separated greenway on Cottrell St.

Long-term, the Gateway Park hopes to connect the Urban Wilderness up over James White Parkway and on to Morningside Park. The end goal is to allow Knoxvilleians and visitors to bike, walk, or scoot from urban to wild seamlessly, providing connectivity and safety for surrounding neighborhoods, businesses, and schools.

To learn more about the Urban Wilderness Gateway Project, the Urban Wilderness, and the long and short term goals check out the [Urban Wilderness Gateway Park Website](#). Keep up with what's happening in Knoxville's Urban Wilderness by following the [Facebook Page](#).

9. Community Development Hosts Community Meetings

The Community Development Department is hosting two community meetings to obtain input on its 2020-2024 Consolidated Plan. The 5 year plan is meant to address the community priorities based on input given.

The evening meeting will take place Wednesday, Sept. 25, from 5:30 p.m. - 7 p.m. and the morning meeting will take place Thursday, Sept. 26, from 10:30 a.m. - noon. Both meetings will take place at the O'Connor Senior Center, 611 Winona St.

Another way to give your input is to take Community Development's community needs survey.

10. Input Welcomed on CD Performance and Evaluation Report

A draft of the City of Knoxville's PY 2018-2019 Consolidated Annual

ConPlan Public Meeting

Presented by City Community Development Department

August 19, 2019 – Monday
5:30 p.m.

Burlington Branch Library
East Knoxville



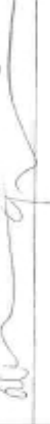










NAME	Agency/Organization	SIGNATURE/SIGN - IN
1		
2	Shirley Cook	Shirley Cook
3	Ken + Glenda Estroff	Ken H. Estroff
4	McArthur Dauglass	Mr. Arthur Dauglass
5	Dawn Lynch	Dawn Lynch
6	Michelle Barrer	Michelle Barrer
7	Amanda Lou	Amanda Lou
8	AMELIA PARKER	AMELIA PARKER
9	AMANDA-KARBEKIC	AMANDA-KARBEKIC
10	Kristen Porbenky	Kristen Porbenky
11	Kimberly Freeman	Kimberly Freeman
12	Ecly Suttcliffe	Ecly Suttcliffe
13	Malay Anders	Malay Anders
14	Deborah Parker	Deborah Parker
15	Denise Hoffmann	Denise Hoffmann
16	Kandace	Kandace

ConPlan Public Meeting

Presented by City Community Development Department

August 19, 2019 - Monday
5:30 p.m.

Burlington Branch Library
East Knoxville

	NAME	Agency/Organization	SIGNATURE/SIGN -IN
17	Debbie Dugas	NATCC	
18	Ann Thaxton		
19	Abby Gibbons	Girl Talk	
20	Fred Anderson		
21	Lois Bush	Volunteers of America	
22	Kelle Solt		
23	Dawn Michelle Foster	C.O.K	
24	Constance M. Emery	Staves 4 Needs	
25	Sherene Jacob	Chilhowee Neighborhood Assoc.	
26	Tina Sparks	St. Lukes	
27	Andre Canty		
28	Pentel Grant	Staves 4 Needs / NATCC	
29	David Hayes	Vote David Hayes	
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ConPlan Public Meeting
Presented by City Community Development Department

August 19, 2019 – Monday
5:30 p.m.

Burlington Branch Library
East Knoxville

	NAME	Agency/Organization	SIGNATURE/SIGN -IN
34	Betsy Wade		
35	Linda Rust		
36	Alice Fisher		
37	R. Mc Bride		
38	FRIGE TOMAS		
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City of Knoxville Community Development

2020-2024 Consolidated Plan

East Knoxville Neighborhood Meeting

August 19, 2019, 5:30 PM-7:00 PM

Burlington Branch Library

28 Participants

Summary of Priority Needs:

- Increased Services for Homeless Population
- Increased Services & Education for Elderly
- Increased Neighborhood Safety
- Beautification and Cleanup
- Economic & Workforce Development

Background:

Community Development scheduled their first neighborhood meeting at the Burlington Branch Library for the community of East Knoxville. As with all neighborhood meetings, they are geared toward that specific part of town, however the attendees do not necessarily have to live or work in that area to attend.

Many groups and demographics were represented for this community needs discussion. Among these groups were Eastport Neighborhood Watch, SGLF, Burlington Resident Association, Town Hall East, School Board UCS, Operation Hope, NAACP, AHCC, Girl Talk, COK, Sleeves 4 Needs, Chilhowee Neighborhood Association, Vote David Hayes, St. Luke's, Volunteers of America, and local realtors.

Public Feedback (Priority Needs)

Increased Services for Homeless Population: The attendees wanted more services and resources to be available for the homeless population in East Knoxville. They also inquired about possibly using blighted properties to house the homeless and, at least temporarily, get them off the street. There was also a concern for the mentally ill homeless, as this population can be a danger to themselves and others. Another aspect to the homelessness issue is that children in foster care are turning 18 and aging out of their homes. Usually with no place to go, these people can become homeless. The group suggested funding for the foster care system for people older than 18 to prevent them from becoming homeless.

Increased Neighborhood Safety: East Knoxville residents expressed a grave concern for the safety of their neighborhood. They posited that police response time to crimes is slow, and the officers can also be apathetic at times. Increased lighting in parks and other common areas would aid in fighting crime, as ambient lighting deters criminals. For the children, the parks and playgrounds are in need of maintenance. The participants said that some of the equipment is unsafe and the sidewalks leading to the parks and playgrounds are not well maintained.

Increased Services & Education for Elderly: The participants demonstrated concern for the elderly in their community, saying there was a lack of education about available services and a lack of services themselves. The elderly need assistance in navigating the world of being a senior citizen. One potential solution is the promotion and distribution of the Senior Corp book, which is a guide to obtaining services and dealing with senior-specific issues, such as Medicare and Social Security. Another point was made that partners should cover remaining costs when HUD dollars run out.

Beautification: The cleanup of blighted properties was a priority for many residents of this area. They want these buildings to be replaced or revitalized to bring more affordable housing or businesses to East Knoxville. The common areas, such as parks, are in need of a cleanup as well. The specific parks mentioned include Caswell, Chilhowee, Riverside, Skyline, Holston, and Paul Hogue.

Economic & Workforce Development: The need for economic development is great in East Knoxville, as is the need for workforce development. The two go hand in hand, as bringing in businesses is relatively pointless unless these businesses have qualified local people to work for them. Workforce development could possibly include workshops on things like interviewing and resume building. Some attendees expressed a desire for more emphasis on job creation in addition to façade improvement.

Public Feedback (Other Needs/Comments/Questions)

- Increased utility assistance
- More energy efficient housing
- Better and more informative signage to guide people
- Better accountability between partners and community on advertising & targeted marketing
- More outreach to youth to provide safe spaces, youth centers, opportunities outside of athletics, gang prevention, homelessness prevention, and workforce development
- More support systems so people can keep their homes
- Increased funding for East Knoxville
- Increased affordable housing for veterans
- Increased stability and accountability in rental housing
- Increased education for down payment programs
- Increased redevelopment on Magnolia Avenue
- Increased specific targeting for funding
- More public meetings and engagement
- Increased support for homeless LGBT community, specifically black trans women

- More reentry programs for prisoners
- Thank you to Community Development staff for engaging the public with this meeting
- Public services in Holston Hills are great and highly responsive
- Gentrification is fueling the recode
- Walter P. is a good example of redevelopment with fewer units, creating displacement
- Must honor the community to help the community
- Needs are often caused or informed by underlying issues such as mental health
- What is the current homeless population?
- What is the difference between "developmental disability" and "mental handicap"?
- What are the plans to develop more affordable housing?
- Can Community Development funds be used for affordable housing development?
- How does 5 year plan relate to recode?
- Can Community Development funds be used to purchase blighted property?
- How is the City of Knoxville addressing the homeless youth problem?
- Can we compare recode zoning with Community Development owned properties, and are these properties becoming affordable housing that benefits the community?
- Can Community Development work with Office of Neighborhoods to increase affordable housing on community land?
- How do we determine scope of needs?
- How are partners and programs identified?
- Which programs have benefitted most from HUD funding?

ConPlan Public Meeting

Presented by City Community Development Department

August 20, 2019 – Tuesday
6:00 p.m.

Inskip-Norwood Recreation Center
North Knoxville

	NAME	Agency/Organization	SIGNATURE/SIGN - IN
2	Peggy Emmett		
3	Tom Emmett		
4	Tom Emmett III		
5	Charles Thomas		Charles Thomas
6	Victoria Adams		
7	Anita Case		
8	Kaye Harper		
9	Bill Harper		
10	Danny Bryant		
11	Mary Bryant		
12	Charles Alt-Baird		
13	Bill Howard		
14	Sumner Sigler		
15	Ralph		
16	Ann Barber		
	Jan Knight		

ConPlan Public Meeting

Presented by City Community Development Department

August 20, 2019 – Tuesday
6:00 p.m.

Inskip-Norwood Recreation Center
North Knoxville

	NAME	Agency/Organization	SIGNATURE/SIGN -IN
18	Melina - Michelle Justice		
19	Betty D Mahan	OLPWA Inskip Community Assoc.	Melina Betty D Mahan
20	Blaine Sample	Inskip Elementary	Blaine Sample
21	Kalil White	Inskip Elementary	
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City of Knoxville Community Development

2020-2024 Consolidated Plan

North Knoxville Neighborhood Meeting

August 20, 2019, 6:00 PM-7:30 PM

Inskip-Norwood Recreation Center

21 Participants

Summary of Priority Needs:

- Road Improvements (Pedestrian & Vehicular)
- Safety Improvements
- Increased services for homeless population
- Cleanup (roads, homes, etc.)
- Increased neighborhood input in zoning & development

Background:

Community Development staff scheduled a neighborhood meeting for the North part of town at the Inskip-Norwood Recreation Center. The meeting was open to anyone with an interest level in the area. This includes people who live and work in the area, though it should be noted that this meeting was certainly not limited to just people who met that criteria.

In attendance at this meeting were many residents of the North Knoxville area, local school teachers from Inskip Elementary, a representative of the Inskip Community Association, and representatives of the OLPNA, or Oakwood-Lincoln Park Neighborhood Association.

Public Feedback (Priority Needs):

Road Improvements: The attendees of the meeting expressed great interest in road improvements. These improvements were geared more toward pedestrians and vehicles than bicycles. Some possible road improvements that were mentioned were the widening of roads, the construction of new sidewalks, the maintenance of existing sidewalks, and increased parking. There also is a need for water control, as storm water drains are often dysfunctional when it storms. Further, several participants suggested a traffic study be done on the following roads: Central Avenue Pike, Tillery Road, Merchant Drive, and Cedar Lane. The goal of the traffic study would be to find out better and safer ways to route cars through these high volume areas.

Safety Improvements: Safety was a big concern among the participants, as they said theft and other crimes were common in the area. Drugs, breaking & entering, speeding, and littering were some of the complaints listed. Potential solutions could be increased police presence, shortened response times, increased Neighborhood Watch presence, the implementation of street cameras, and lowering the speed limits. The addition of more sidewalks would fall under both safety and road improvements, as currently the children are not always able to get to where they need to go without putting themselves in danger.

Increased Services for Homeless Population: The attendees conveyed concern over the growing homeless population in their area. They feared there were not enough services in North Knoxville being offered to the homeless to assist them out of homelessness. The point was also made that with this increasing population, the shelters are overcrowded, thus these people often times have nowhere to go.

Cleanup: The cleanup of public and private places was another priority need in the minds of the participants. For public places, they suggested roads, sidewalks, and the sides of roads be given a greater future emphasis when it comes to cleanup. Privately, the participants wished for stricter enforcement of the city ordinances dealing with maintenance of property. Complaints included junk in yards, unkempt yards, blighted buildings, and abandoned buildings.

Increased Neighborhood Input in Zoning & Development: The participants expressed desires for more open communication between the neighborhood and potential developers of the North Knoxville area. The community wants greater integration between future businesses and the residents of the area. Additionally, the people feel their voice is too small when it comes to questions of zoning and rezoning.

Public Feedback (Other Needs/Comments/Questions):

- Increased concern & funding (city, not private) for the elderly, disabled, and working poor
- More affordable housing
- Blighted properties list: make it more accessible and user-friendly
- Greater emphasis on groups partnering together
- More affordable childcare
- More vocational schools (Richard Yoakley)
- Preservation of Lincoln Park
- More parks in the neighborhoods
- More data on effectiveness of Community Development programs
- More education about available services for all populations
- More affordable youth services (Recreation Centers)
- Integrate the assisted living population into the community (sidewalks, fences, parking)
- North Knox growth is welcomed, but perceived lack of planning is a problem
- After blighted properties are torn down, what happens next?
- Who determines where multi-individual homes go in?
- Neighborhood shifted from mostly elderly to young families, streets are not safe for kids

- Took 7-9 years to get sidewalks on Cedar Lane
- Some emphasized areas for cleanup were the 2000 block of Emerald and Northgate Terrace
- Drug activity brings other problems (theft, traffic, break-ins, danger to children, etc.)
- Stigma against poverty, homelessness, and addiction
- Affordable housing must also be weighed with services, support system, community, and resources

ConPlan Public Meeting

Presented by City Community Development Department

August 22, 2019 – Thursday
5:00 p.m.

Deane Hill Recreation Center
West Knoxville

	NAME	Agency/Organization	SIGNATURE/SIGN -IN
2	Cirely Henderson	City Comm. Dev.	
3	Hope Ealy		
4	RT McBride		
5	Linda Rust		
6	Larry Silverstein	Community Forum / West Hills	Larry Silverstein
7	Lee Henderson		
8	Anke Crais	Westey Neighbors - WHTCA	Anke Crais
9	Donnic Ernst	West Hills	Donnic Ernst
10	Colleen Boren	West Hills	Colleen Boren
11	Heather-Grace Johnson		
12	Calvin Stamer		
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City of Knoxville Community Development
2020-2024 Consolidated Plan
West Knoxville Neighborhood Meeting
August 22, 2019, 6:00 PM-7:30 PM
Deane Hill Recreation Center

7 Participants

Summary of Priority Needs:

- Home Ownership
- City Transportation Improvements
- Smart & Strategic Development

Background:

Community Development staff scheduled a neighborhood meeting for West Knoxville residents at the Deane Hill Rec Center. While the meeting was open to all people of Knoxville, the meeting was geared toward residents, employees, and employers of that area. In attendance were representatives of West Hills Community Association and Wesley Neighbors.

Public Feedback (Priority Needs):

Home Ownership: Owning a home is the major way most Americans build wealth. Thus, the attendees of the meeting expressed a desire that the City of Knoxville focus more on helping people to own homes and less on helping people to rent homes. The attendees contended that more residents owning homes would lead to more stability within the community, increased wealth for the homeowners, and a greater sense of neighborhood pride. This increased sense of pride would lead to decreased crime as well as cleaner streets and yards.

City Transportation Improvements: The transportation system in Knoxville was criticized for its lack of accessibility and comfort. The members said that transit does not work for those who do

not live near a bus or trolley stop, so additional stops would be appreciated. Another complaint was that the sidewalks around and leading up to the stops are not well maintained, making it difficult for the elderly and the disabled to make use of those services.

Smart & Strategic Development: There were complaints about the process of the development of the West Knoxville area. Mixed use development was seen as unfavorable, and this can be exemplified by the lack of desire to live on Kingston Pike. The participants wanted to see the city stop subsidizing developers and subsidize housing instead. They believed this would also benefit the homeless population, so long as the housing is affordable. This issue also ties in with Home Ownership, as developers are buying up housing and turning it into rental property. Developers were also accused of not being invested in the community.

Public Feedback (Other Needs/Comments/Questions):

- Increased access to fresh foods
- Increased assistance with utilities
- More mental health facilities & services
- Cap on Market Rate (public housing uses this rate)
- Shorter tax breaks (5 years instead of 25 years)
- Budgeting through the city creates affordable housing
- Rental tenants cannot afford to buy homes
- Recode may increase density, but doesn't necessarily make housing affordable
- How are elected officials involved in decision making and allocation of funds?
- How does the Consolidated Plan & Community Development overlap with Recoding?
- How does Community Development work with Habitat for Humanity?

ConPlan Public Meeting

Presented by City Community Development Department

August 26, 2019 - Monday
6:00 p.m.
5:30

South Knoxville Recreation Center
South Knoxville

	NAME	Agency/Organization	SIGNATURE/SIGN - IN
2	Concepcion	South Haver	George A. Hutton
3	DANN GARY	South Woodlawn NAC/WAOSU	DANN GARY
4	Angela Chambers	CVNA	
5	Retha P. R.	Next Steps Initiative	
6	JANIE A. ASBER	SWIFT / GSP	
7	EMILY STEPHENS	CVNA	Emily Stephens
8	Ally Walker		Ally Walker
9	Tim Patton	CVNA	Tim Patton
10			
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16			

ConPlan Public Meeting

Presented by City Community Development Department

August 26, 2019 - Monday
 5:00 p.m.
 5:30

South Knoxville Recreation Center
 South Knoxville

	NAME	Agency/Organization	SIGNATURE/SIGN -IN
18	Ken McManon	CVK	[Signature]
19	Robert Edward	Tenn. State Resources	[Signature]
20	Stephanie Cook	CVK	[Signature]
21	Jim Gray	ETPR	[Signature]
22	Star Johnson	SEED	[Signature]
23	Jenny Wolf	Treat Pressures	[Signature]
24	Ashlie Artbach	Next Step Initiative	[Signature]
25	Sylvia Woods		[Signature]
26			
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City of Knoxville Community Development

2020-2024 Consolidated Plan

South Knoxville Neighborhood Meeting

August 26, 2019, 5:30 PM-7:00 PM

South Knoxville Community Center

16 Participants

Summary of Priority Needs:

-Homelessness solutions & support

-Increased number of sidewalks

Background:

Community Development organized the 4th neighborhood meeting for the preparation of the Consolidated Plan at the South Knoxville Community Center on the south side of the city. As with the other neighborhood meetings, attendees were not required to live or work in the area in order to attend, even though this was encouraged. In attendance were representatives of South Haven NAC, SEED, Tea & Treasures, South Woodlawn NAC, CVNA, WHOSW, Great Schools Partnership, Next Step Initiative, COK, and ETPRI.

Public Feedback (Priority Needs)

Homelessness Solutions & Support: The attendees articulated a growing concern for the homeless population in South Knoxville. Among the talked about needs were increased services for all homeless, increased specific services for homeless youth, more low-barrier homeless shelters, increased affordable housing, increased mental health services, increased support for caregivers, and increased respect from the Knoxville Police Department. The attendees also added that hotels, motels, and the YMCA could possibly open their doors so the homeless could shower and do laundry. If these entities do not wish to participate, then the attendees said that

the City of Knoxville should form an agency to provide these services. There was also a concern that the homeless have no public space where they can legally lie for an extended period of time. Lastly, the attendees proposed a program where the homeless can pick up trash and otherwise improve the city in exchange for showers, meals, and even obtaining birth certificates and Social Security cards. These documents could assist this population in finding employment. This program would also have the added benefit of changing some negative stigmas and perspectives about homeless people.

Sidewalks: The participants wished to have more sidewalks in many parts of South Knoxville. Areas mentioned for specific targeting were Young High Pike, Woodlawn Pike, Martin Mill Pike, Moody Avenue, and both sides of Chapman Highway. The increase in sidewalks would directly lead to increased walkability and safety for pedestrians. The residents of the area expressed concern for people trying to go on foot from their homes to schools, transit stops, and places of commerce. The participants also suggested that the city use cheaper material to create sidewalks.

Public Feedback (Other Needs/Comments/Questions)

- SEED (Socially Equal Energy Efficient Development) offered to go door to door with iPads so residents can complete the survey right from their homes
- More shelters for transit stops
- Decreased "red tape" in order to get transit stop shelters (i.e. Vestal)
- Increased traffic alleviation
- Construction of a runaway shelter for South Knoxville
- Increased focus on keeping people in their homes (rehabilitation of homes, lead abatement)
- Increased focus on educating & meeting people where they are at
- Increased housing, especially single family and owner-occupied

- Increased single-family housing in opportunity zones
- Increased job, life skills, and revenue-generating activities training for youth & young adults
- Increased tracking and targeting of areas with higher poverty
- Increased second chance housing, as a criminal record is a barrier to finding housing
- Increased focus of sustainable housing
- Implementation of "Kickstarter" program that provides showers & laundry to recently hired homeless people until their 1st check comes in
- Increased training on Narcan for hotel/motel workers
- Increased number of groups at Helen Ross McNabb and Cherokee
- Increased level of street outreach for the homeless
- There is a barrier regarding delinquent property taxes that prevents people from receiving services
- Turn Knoxville Center Mall into mixed-income housing
- Make Knoxville Center Mall more of a "one-stop shop" for homeless
- KAT should partner with organizations to provide free or reduced transit to homeless seeking work or riding to jobs
- CAC Homeward Bound employees are overextended and unable to meet all basic care needs
- The Community Development survey should target young people
- Reduced cost housing is still too expensive for some
- Community of South Knoxville wants to give, but agencies & organizations are not local
- Homeless are at a major disadvantage in most aspects of life
- Section 8 Housing waitlist is too long, so there is a lack of affordable housing

- Hotels are expensive and take advantage of homeless, so people who stay there cannot save money to get permanent housing
- There is no place to go after rehab for many homeless people, so they become homeless again
- Homeless go to jail on purpose, especially in winter, because they have nowhere else to go
- VMC only offers ID once in a lifetime
- No one chooses to be homeless, these people have significant trauma
- How many people are needed to obtain a good sample for the survey?
- Is there a correlation between homelessness numbers and affordable housing stock?

Con Plan Focus Group Meeting

Presented by City Community Development Department

September 17, 2019 - TUESDAY
3:30pm

SEED

NAME	AGENCY/ORGANIZATION	CONTACT INFORMATION
Wanda Stacy	SEED	Address: 734 Keel onto Dr Email: stacywanda26@gmail.com
Theyah Jordan	Seed	Address: 2800 Westwood Blvd Email: T.Jordan1994@gmail.com
Bradley Rice	SEED	Address: 1009 Mount Pleasant Email: bradley.gordon17@yahoo.com
Morgan Hinkley	SEED	Address: 17. Hunter 145 Email: 3119 KLM Lane
Rena Rose	SEED	Address: 2119 Hill Ave Email: renarose@comcast.net
Kara Rucker	SEED	Address: 4000 Pleasant Ridge Rd Email: kara.rucker92@icloud.com
Faith Milton	SEED	Address: 4300 Pleasant Ridge Rd Email: Faith9099@gmail.com
Destiny Sanders	Seed	Address: 4000 Pleasant Ridge Rd Email: DestinySanders94@yahoo.com
Robby Matthews	Seed	Address: 2727 Dunbar Ave Email: RobbM4@gmail.com
J'lyn Correll	(SEED)	Address: 2705 Taylor Ave Email: jcorrell2705@comcast.net

Con Plan Focus Group Meeting

Presented by City Community Development Department

September 17, 2019 – TUESDAY
3:30pm

SEED

NAME	AGENCY/ORGANIZATION	CONTACT INFORMATION
Ulric Wittchell	Seed	Address: Email: MitchellWittchell14@gmail.com
Marhelle Singleton	Seed	Address: Email: MarhelleSingleton@gmail.com
Monter Nixen	Seed	Address: Email: MonterNixen14@cloud
Jeremiah Jumer	SEED	Address: Email: JumerJeremiah18@cloud.com
Arkadius Haxion	SEED	Address: Email: ARKADUS14@CLOUD.COM
Laurie Bowen	SEED	Address: Email: LaurieBowen@yahoo.com
Bryce Logan	SEED	Address: Email: bryce13@gmail.com
Malik Mathias	SEED	Address: Email: Rikemathias17@gmail.com
Tana Abdullah	Seed	Address: 261 ebbnew way apt 514 Email: AbdullahTana93@gmail.com
Evon Hill	Seed	Address: Email: N/A

Con Plan Focus Group Meeting

Presented by City Community Development Department

September 17, 2019 – TUESDAY
3:30pm

SEED

NAME	AGENCY/ORGANIZATION	CONTACT INFORMATION
JD Jackson	SEED	Address: 1616 CADRE PUEBLE DR Email: j2jackson@icloud.com
Star Johnson	SEED	Address: 7825 Woodbridge Ave Email: s.johnson2692@gmail.com
Ida Miles	SEED	Address: 1805 Lombard Place Email: milesida857@gmail.com
		Address: Email:
		Address: Email:
		Address: Email:
		Address: Email:
		Address: Email:
		Address: Email:
		Address: Email:

City of Knoxville Community Development

2020-2024 Consolidated Plan

SEED Focus Group & Online Survey Training

September 17, 2019, 6:00-7:30 PM

SEED Headquarters

23 Participants

Ideas/Needs

- More volunteer contact to find group
- More youth opportunities: jobs, job training, mentoring (something to do)
- Increased accessibility for disabled population
- More shelters for homeless families: qualification, do not exclude man of the family
- More youth centers: 18+, housing, transportation, gyms/rec centers that are free
- Increased housing assistance for families without children
- Increased emphasis on a reduction in gun violence
- More income based housing not "in the hood"
- More affordable or free childcare
- More housing vouchers (if you are paying rent then you cannot receive benefits for housing)
- More mental health facilities and greater emphasis on mental wellness
- Anti gang violence

Knoxville Tenant Council
Attendance Sheet for October 23, 2019 at 10:30 am
 901 N. Broadway, Knoxville, TN, 37917

	Name	Representing	Phone #	Email
1.	Sheronda Thompson	Austin Homes	(813) 447-4272	austinhomes1941@gmail.com
2.	Sylvia Cook	Eastport	806-3433	Sylvia Cook 5001 0 comcast.net
3.	Beulah Martin	S Prudis Eastport	253-9693	
4.	Pat Johnson	Five Points		
5.	Shelley Howard	North Gate	815-505-8740	
6.	Ri. McBride	CoK CD		rmcbride@knoxville.tn.gov
7.	Alex Trator	Guy Blove Powers	867-337-0901	tratoralex@beyondhousing.org
8.	Pam Deary	Northgate	(865) 233-2138	
9.	Hope Ealey	CoK CD		healey@knoxville.tn.gov
10.	David Wildsmith	Northgate	865-1154-5210	david.wildsmith@gmail.com
11.				
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13.				
14.				
15.				

City of Knoxville Community Development

2020-2024 Consolidated Plan

KCDC Tenants Council Polling/Focus Group

October 23, 2019, 10:30-11:30 AM

KCDC (901 N Broadway)

8 Participants

Question: Can historic preservation fund be used to help cover costs of flooding damage at St. John's Presbyterian Church?

Priority Needs

North Knoxville needs new sidewalks and maintenance of existing sidewalks

Bus stop shelters need to be larger and easier to access (especially on Clinton Highway)

All shelters and sidewalks need to be ADA accessible and large enough for wheelchairs

Northgate Terrace needs easier access to public transit

Better crossing signals/lights or a crossing bridge at Adair Dr. and Broadway (maybe similar to the crossing near Fulton High School)

Comments

Only sidewalk improvement is around WBR studios and Bill Williams Avenue

The updated sidewalks at Northgate Terrace are appreciated but more can be done

E. Public Meetings

Knoxville
NEWS SENTINEL
PART OF THE USA TODAY NETWORK

CITY OF KNOXVILLE COMMUNITY DEV.
P.O. BOX 1831

KNOXVILLE, TN 37901

State of Wisconsin

County of Brown

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

The Above Represented

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

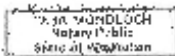
09/11/2019

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

Shirley J. Jolly
Legal Clerk

Subscribed and sworn to before me this August 17, 2020

Shirley J. Jolly
Notary Public



My commission expires August 10, 2024

Publication Cost: \$172.60
Ad No: 0003784823
Customer No: 1318245

of Affidavits: 1
This is not an invoice

Office of Public Meetings
20120-004 First Year
Consolidated PLAN

City of Knoxville
Community Development
Department

Wednesday, September 25, 2019,
9:00 AM

and
Thursday, September 26, 2019,
11:00 AM

at the
John T. O'Donoghue Center
411 Worland St Knoxville, TN 37917

The City of Knoxville's Community Development Department is seeking public input to develop their Five Year Consolidated Plan for Program Years 2020-2024. The plan will identify community needs and priorities, and outline how the City will use its allocated funding to meet through the U.S. Department of Housing and Urban Development (HUD) Part 9200 programs: Community Development Block Grants, Home Affordable Housing and Emergency Solutions Grants (HESG) services.

The O'Donoghue Center is wheelchair accessible. Persons who have requests for disability related accommodations including sign language interpreters should contact accessible@cityofknoxville.org. A list of accessible routes to the site is located at the bottom of the agenda. Please contact accommodations for any assistance.

Community Development is committed to meeting the needs of non-English speaking residents, including foreign language interpreters and materials translated in the appropriate language. Please request accommodations for any assistance.

If you are unable to attend the meeting, your feedback will be appreciated. Please take a community survey identifying needs: communityneeds.org/survey. The survey closes on October 4, 2019.

For more information about the needs and priorities, see the survey at: communityneeds.org/survey.

Please send your comments/questions to Linda Ross at linda.ross@cityofknoxville.org or mail to Linda Ross, City of Knoxville Community Development Department, P.O. Box 1621, Knoxville, TN 37901, or by fax to 865-203-2022 or by calling 865-203-2327 for additional info.





CITY OF KNOXVILLE COMMUNITY DEVELOPMENT

Community Development is seeking input for its 2020-2024 Consolidated Plan. Participate in one of our public comment opportunities that will help to set the 5-year priorities for our department.

Upcoming Public Meetings

SEPTEMBER 25, 2019	SEPTEMBER 26, 2019
5:30PM-7:00PM	10:30AM-12:00PM
O'CONNOR SENIOR CENTER	O'CONNOR SENIOR CENTER

Take our 2020-2024 Community Needs Survey at:
surveymonkey.com/r/2020CPlan
Survey closes on October 6, 2019.

If you are Deaf, hard of hearing, or LEP (Limited English Proficient) and want to request interpretation services, please contact Tatia M. Harris at 215-2831. If you are a person with a disability who requires an accommodation to attend, contact Stephanie Brewer Cook at 215-2034 at least 72 hours before the meeting.



Con Plan Public Meeting

Presented by City Community Development Department

September 25, 2019 – WEDNESDAY
5:00pm

NAME	AGENCY/ORGANIZATION	CONTACT INFORMATION
Cicely Henderson	COK	Address: Email:
Hope Ealey	COK	Address: Email:
Linda Rust	COK	Address: Email:
SONJA KOECKERITZ		Address: 225 E Anderson Ave. Email: sonjakoehn@hotmail.com
Penny Collins	ALICE BELL / SPRINGHILL	Address: Email: a.ashman@ash.com
Alana Wells		Address: 829 Keowee Avenue Email: ag.wells15@icloud.com
Karen Wells		Address: Email: mellek@carver.com
Dwight Van de Vosse	Knox County Community Designs	Address: Email:
Becky Wraath	COK	Address: Email:
		Address: Email:

Con Plan Public Meeting

Presented by City Community Development Department

September 25, 2019 – WEDNESDAY
5:00pm

NAME	AGENCY/ORGANIZATION	CONTACT INFORMATION
Darlene Dunsdale	Wimbody Neighbor Watch	Address: 136 Keeble Ave. Email:
Mike Kaplan		Address: 140 Keeble 37920 Email:
WALNE KOECKERITZ	RESIDENT	Address: 223 E ANDERSON AVE Email: wkoeckeritz@gmail.com
Janet Testerman	Council Candidate	Address: Email: e.lichterstein@gmail.com
Ainsworth	Resident	Address: 2226 Furber Court Wm 37916 Email: ismail1@gmail.com
		Address: Email:
		Address: Email:
		Address: Email:
		Address: Email:
		Address: Email:

City of Knoxville Community Development

2020-2024 Consolidated Plan

PM Public Meeting

September 25, 2019, 5:00-6:30 PM

O'Connor Senior Center

9 Participants

Background

Community Development staff scheduled one of many public meetings for consideration and discussion of needs and ideas for the upcoming Consolidated Plan. In attendance at this meeting were residents of Knoxville, candidates for public office, and representatives of West Moody Neighborhood Watch and Alice Bell/Spring Hill.

Commonalities between Small Group A & B:

- Homelessness
- Trash and litter is a problem
- Need an increased emphasis on skills and job training

Small group A:

-Landlords: some are not taking care of their properties, some are not invested in the community, and some units are unfit for human habitation because of the number of residents. Some are screening tenants.

- Codes Enforcement is not keeping up with blight problem: too many blighted properties, need to catch blight earlier before it becomes severe
- Low income residents/neighborhoods are being displaced: neighborhoods are increasing in property value so some cannot afford to stay in their homes
- City needs a plan/policy in order to keep people housed, maybe subsidize more affordable housing along the corridors
- Large percentage of properties in East Knoxville are rental & owners do not live in community
- Need to create economic benefits for businesses to move to the area
- Slum lords are a problem
- High utility costs in rental properties
- Historic disinvestment in African American areas is a problem
- Need to build capital (human, social, financial, political) in these affected neighborhoods
- Hire and train people in these neighborhoods to do construction on affordable housing developments
- Build more housing, create jobs
- Raise the minimum wage
- Increased advertisement for Community Development programs/services because people currently do not know about them
- Public Transit: need to get people from all neighborhoods to the jobs (Denson, downtown, etc.) and paying for transfers on KAT is not working at all
- Businesses get help to expand but then cannot find workers to fill new jobs (could be due in part to the transfer fee for KAT buses)
- Need a mix of local, small, and larger businesses

-Safety: KPD is short on staff, not patrolling neighborhoods or connecting with neighbors. Nowadays it is more of a reaction to a crime already committed. Not a strong police presence in neighborhoods overall. People do not feel safe when walking through the parks.

Small Group B:

- Vulnerable populations (elderly, veterans, etc.) need support/prevention services
- More frequent trash pickup and litter cleanup
- Larger trash bins
- Transitional programs: job skills, homelessness prevention, jail release, etc.
- Life skills training for those with mental illness
- Incentives for completing skills training and other programs
- Low-barrier housing (Housing First model)
- Better information/education on how to engage those on the street
- Child care
- Drug problems
- Increased levels of vagrancy (homelessness)

Commonalities between Small Group A & B:

Homelessness: The homeless population has increased in recent years according to the participants in the public meeting. They also said that this is especially true in South Knoxville. There was also a concern that there is a lack of information and education surrounding the issue of homelessness. Common citizens do not wish to engage with homeless people for a variety of reasons, but more education about who this population is and what issues they face

could help to alleviate this condition. A potential idea to mitigate the problem of homelessness included more transitional programs for homeless people. This could possibly look like temporary housing where the individual could learn skills and obtain a job in order to save up money for rent in a future, more permanent home. More small scale housing was requested as well. Instead of 50 units in one place, residents want to see more 3-4 unit buildings constructed.

Need an increased emphasis on skills and job training: Job and skills training is a necessity across multiple populations in the community. While existing businesses may be expanding and new ones may be coming in, they are having difficulty finding skilled laborers to fill these positions. Construction work is a great example of this. There is new construction happening all over Knoxville, yet contractors cannot find the necessary skilled labor force to meet the demand. A potential solution is to have more training and education about skills and certain jobs. For those that live with mental health issues, a life skills training could be a viable option.

Trash and litter is a problem: Trash bins are not large enough, so trash ends up on the ground and roof instead of in the bins. More frequent trash pickup could help to fix this problem as well. Litter is also not cleaned up enough, according to the participants. There is trash in people's yards, trash at the parks, and trash in homeless camps. A greater emphasis on trash pickup and litter cleanup would be appreciated by the public.

Con Plan Public Meeting

Presented by City Community Development Department

September 26, 2019 -- THURSDAY
10:00am

NAME	AGENCY/ORGANIZATION	CONTACT INFORMATION
Holly Krause		Address: Knoxville (South) Email:
Paul Ritter	Catholic Charities	Address: Email: paul@ccrta.org
Kenda Berg	Great Schools Partnership	Address: Email: Kberg@bigschools.org/partnership.com
Lain Christie	KCCD	Address: Email: lain.christie@KnoxCounty.org
Kathryn Henders		Address: Email: khendrix97@aht.net
Amanda McKay	Catholic Charities	Address: Email: amekay@cccrta.org
Sherie Raymond	O'Connor member	Address: 332 Forrester Email:
		Address: Email:
		Address: Email:
		Address: Email:

Con Plan Public Meeting

Presented by City Community Development Department

September 26, 2019 – THURSDAY
10:00am

NAME	AGENCY/ORGANIZATION	CONTACT INFORMATION
Ronald Turner	CAC	Address: 539 ME Conde / St. #9 Email: IbtBrossT@comcast.net
Dylan Russell	None	Address: 105 Goswami Way Apt 15A Email: dylan103@gmail.com
Jordan Fry	GSP	Address: Email: jfry@creativehealthpartnership.com
David Ault	Knoxville Leadership Firm	Address: 501 Gay St Email: DAULT@KLF.com
Chriz Leonard	KLF / Sustainable Housing	Address: 701 Gay St Email: cleonard@kfp.org
Ann Hartington	KLF / NHC	Address: 318 N. Gay Street, Suite 210 Email: hartington@kfp.org
		Address: Email:
		Address: Email:
		Address: Email:
		Address: Email:

City of Knoxville Community Development

2020-2024 Consolidated Plan

AM Public Meeting

September 26, 2019, 10:30-11:30 AM

O'Connor Senior Center

13 Participants

Commonalities between Small Group A & B

- Increased affordable housing
- Increased services for homeless youth
- Increased quality & accessibility of housing for seniors

Background

Community Development staff scheduled a public meeting at the O'Connor Senior Center to discuss and prioritize community needs. In attendance were representatives from KCCD, Great Schools Partnership, Catholic Charities, CAC, KLF, NHI, Southeastern Housing, and regular citizens.

Small Group A

- Lead-based paint abatement is working well
- Mold is a problem, especially in older homes: one instance of mold growing in a child's lungs
- Energy efficiency upgrades are needed: funding for solar panels, insulation, & window upgrades

- Lead in the pipes can be mitigated by in-house water filters
- Low flow shower heads can help keep utility costs down
- Great Schools Partnership: mentoring is needed for kids with barriers (mental health issues, depression, not in school, no job, etc.)
- Parks: increased funding is great, but need more. Safety is the key objective.
- Must have increased partnerships with organizations that can provide resources
- Increased job training/jobs for above populations

Small Group B

- Need increased opportunities for personal advancement for economically disadvantaged: assist people in entering the workforce, provide language services to learn English, immigration services so immigrant can get better jobs
- Expansion of public transit to outer city limits and county to get workers to jobs
- Neighborhood safety must be improved (sidewalks need to be pedestrian-friendly and roads need to be bicycle-friendly)
- Increased access to low cost internet: everything is moving online, people need internet access
- Increased funding for Community Development
- Homeless shelters are at capacity
- Family Promise is working well to meet the needs of the community
- Need a shelter for people who "have a history" and cannot use the current shelters
- Use KAT buses as warming stations in the winter
- Use "Under the Bridge" to provide basic needs and push available services: broadband, electricity, laundry, etc.

- Land Bank or lands set aside for affordable housing development: an easier way to get properties for development
- Increased neighborhood involvement
- Increased affordable assisted living
- Increased emergency housing/transitional programs for seniors
- Use existing vacant properties to create more housing
- Increased supportive housing for people with developmental disabilities
- Increased community supports for seniors: Meals on Wheels, Senior Healthcare, etc.)
- Need extended services to immigrant populations, hard for them to integrate into community
- Need more starter homes
- Aim for "basic and adequate" not "big and fancy" in affordable housing
- Increased housing for people with criminal backgrounds & people coming out of prison

Commonalities between Small Group A & B

Increased affordable housing: The lack of affordable housing was a big concern for the participants. While all populations are affected, seniors and young people are especially vulnerable to the rising costs of renting or owning a home. There is a severe lack of low-income, affordable rental housing in the area. There is also a conundrum that this population faces. While there is a focused effort to get people in the 0-30% AMI into housing, there is not that strong of an effort for the 30-80% range. These people were called the "working poor" by one participant, and they are facing a huge challenge in finding housing. Because this population is usually employed, they do not receive the same benefits of people who are unemployed, who often fall into the 0-30% AMI. This creates a disincentive to find work because the lower-income population is being helped more. Often, the population of 0-30% is better off not working, according to some participants, because they receive more benefits than they would if

they had a job. A potential solution would be to change this system and incentivize working. The participants also noted the need for an increased focus on the 30-80% AMI population to get them into affordable housing.

Increased services for homeless youth: The homeless youth face a unique set of challenges. They do not feel comfortable at the local shelters because they are preyed upon by older people. This population wants a homeless shelter specifically targeted at young people. In addition to the shelter, more permanent housing was requested specifically for the youth because they are aging out of the government programs designed for them. More services is also a large need for this population, as their numbers have skyrocketed from the hundreds to the thousands. They need access to medical attention, especially mental health services. More and better case management and startup services were also desired. This population needs social security cards and driver's licenses in order to get a job, build capital, and fine-tune their skills. Increased support from the community as a whole was also requested.

Increased quality & accessibility of housing for seniors: Accessibility is a need around the city in a general sense, but the participants wanted an especially strong focus on accessible housing. Seniors are being left out of housing opportunities or forced to give up their homes due to accessibility issues. A possible solution to this would be to have more owner-occupied minor home repairs. This allows the dweller to stay in the home by installing a ramp or making the home more accessible in some other way. Another solution could be to make all units that receive funding from the Community Development Department accessible to all people. Single-level housing is a good idea, but multi-level and multi-family housing can work as well so long as each unit is fully accessible.

F. Consultation

Next Step Initiative 7/25/2019

Showers? 7/25
Meeting City Focus Group

1. Besby Manuel
2. Addie Arbach
3. Quenne Duchay
4. Alexis Arbach
5. Jay Johnson
6. [Signature]
7. Earl Leach
8. Joey Esslinger
9. Linda Rust, City of Knoxville
10. Ellen K. - volunteer
11. Becky Wade, City of Knoxville
12. Hope Eddy, City of Knoxville
13. Rebecca Paris

Next Step Initiative Focus Group

July 25, 2019

Flenniken Landing

What services have you received that were working well?

- Next Step who then connect with CAC Homeward Bound, CAC Transportation, and the Health Department
- VMC
- Project ACT
- Cherokee Health
- CHOICES Health
- Positively Living for medications like Tretiva
- Salvation Army
- Lost Sheep Ministries who provided food, transportation, and resources
 - Broadway is ROUGH.
- CAC for IDs, medications, dental, clothes, glasses
- KAT can only go so far and that is when CAC Transportation helps.

What services were not working?

- Transportation is a challenge
- Do not have permanent addresses. If you use KARM's address, you are discriminated against when it comes to jobs.
- Self-care – access to showers, clean clothes
- Stereotypes and stigma
- No resources in S. Knoxville (Except CAC Transportation)
- No resources unless drunk and then taken to Helen Ross McNabb Crisis Center. Then get help with housing, jobs, etc. But this way it goes on your record.
- They (Helen Ross McNabb) push you back to the streets.
- You have to push the limits to get any help.
- I'm 48, I want to look forward, want to look for a home and a family. Tired of being sad. If you want housing, you have to be persistent and not back down.
- With KCDC, you have to take what they give you (Montgomery Village). Employees are respectful but they do what they are told.
- KCDC – Many people end up in jail because of what they are living through. Then they can't get housing with KCDC because of their record. They must appeal to get housing.
- No support from police with theft. If ask for help, you get arrested.
- Theft by police. Stuff taken.
- At park, police stop and search for no reason. They ID everyone.

- Harassed by police. KPD frequently stopped and searched people just for being out. One said it was every day.
- They are waiting for people to stop and rest. Can't use public spaces. Where can we go?
- Discrimination – Run off from Weigels because “you're one of them kind”. Weigels won't serve you. Many are banned. They call the cops. Also, Kroger has started the same thing.
- Perceived as a “bum” and “thief”
- Don't want to break the rules/laws but **WHILE** are we supposed to be?
- Want to create a space with laundry and showers. Create a day space where can educate and empower individuals. Hope to set up an incentive program for helping with the day-to-day care of the facility – but in the meantime, nothing.
- Need stability but how can we work without showers, laundry, and resources.
- Areas are stripped of trees/brush to the dirt to keep us from camping there.
 - Behind S. Knox Post Office, cleared out camp
- Parkway Hotel is sitting empty. Private landowners are not helping.
- I don't want to be way off in the woods by myself. Don't want to grocery shopping with dirty nails. It is humiliating. We need better services.
- Need place to get cleaned up.
- Hygiene supplies.
- Phone charging station.

What about the shelters?

- I avoid at all costs. It is like jail – dirty, smelly, loud, staff doesn't care, lots of rules and restrictions.
- Too much theft, violence, and drug use.
- Received cruel treatment from KPD. I was laughed at by an officer when my phone fell out of my purse and broke on July 25, 2019 morning.
- Too many people for the shelter's capacity. People refer you to the shelters but there is not enough space.
- In S. Knox, lots of homeless and camps but so few resources.
- People are everywhere. We're all looking for a spot. Not allowed in parks.
- Parks turned off electricity to poles so can't charge phones. They also told Rebecca and two friends to leave because it was dark even though it wasn't dark out.
- Camps are continuously being overturned.
- Instead of student housing, set aside 3-4 acres with resources for us.
- NIMBY – shove them somewhere else.
- Medical health needs – need medical supplies
- Money for IDs.
- VMC gives IDs but only once. If stuff is stolen, you have to pay for it yourself.
- Law enforcement has 2-3 nice guys but most of them are not. We are discriminated against and stereotyped.

- They will stop you and run your ID to look for warrants for no good reason.
- I'm respectful of them but "If you don't stand for something, you are going to fall for anything"
- One cop didn't believe I was myself. We got into a fight because I didn't look like my photo which was several years old.

Addiction

- We're not seen as people or as equals.
- We feel singled out with nowhere safe to go. We're not wanted anywhere.
- Many turn to drugs because of homelessness.
- I don't want to be on drugs. I just want a place to lay my head.

Top 3 Things You Need

- Day space – place to go, feel safe, wash clothes, be with other people.
- Temporary Transitional Housing (one week to one month) – If people can stay for a long time, it creates a long waiting list. People need to move in and out quickly. Make people responsible for their surroundings. Residents showing progress will qualify for housing.
- In shelters, need better staff and more home-like environments (less institutional).
- Treat us like human beings.
- No applications.
- Place to charge phone and access computers.
- Lockers – somewhere to keep stuff. Other people will take your stuff. In Birmingham shelter, had a locker and mat. At KARM, get bunk bed but no locker. Would much rather have a safe place to put stuff. If you don't have your stuff with you, it will get stolen.
- Place for when it rains. Stuff gets soaked.
- Place to be stabilized. Where can find healthy, productive lives.
- We spend a lot of money on stupid stuff because of theft.
- Need to stop targeting and criminalizing poverty.
- Underlying issues: Grief, ACE's, generational poverty, trauma, and addiction.
- Grief -> Harm Reduction Coalition (medical care, be safe; needle exchange 2X/week, 2000 people (not duplicated) since 2018).
- Living in a car with no place to park.
- Some parts of Knoxville are more accepting than others.
- State of TN and Metropolitan Drug Coalition provide Narcan and training to prevent deaths from overdosing. Need support from other social service agencies.
- Whistles for safety and Narcan.
- Very difficult for caregivers, too.
 - Not being able to help/lack of resources.
 - People die.
 - Push back from the City.

ConPlan Focus Group Meeting

Presented by City Community Development Department

August 29, 2019 – Thursday
6:00 p.m.

L.T. Ross Building
Youth Advisory Board

	NAME	Agency/Organization	SIGNATURE/SIGN -IN
2	Anthony L. Johnson	YAAB	Anthony Johnson
3	Chanel J. Wright +	CAC	Chanel Wright
4	Robert Swanson	YAB - CAC	Robert Swanson
5	Scott Lappas *	CAC	Scott Lappas
6	Keyell Grant	YAB-CAC	Keyell Grant
7	Arron Willis	-	Arron Willis
8	Victoria Hoshill	YAB-CAC	Victoria Hoshill
9	DAVID FOX	YAB-CAC	David Fox
10	Rayshawn Scruggs	CAC	Rayshawn Scruggs
11			
12	ANNETTE BEBE *	CAC	
13	LINDA RUST *	CAC	
14	RT Mc Bride *	CAC	
15	DANA *	CAC	
16			

City of Knoxville Community Development

2020-2024 Consolidated Plan

Youth Advisory Board Focus Group

August 29, 2019, 6:00-7:30 PM

L.T. Ross Building

13 Participants

Summary of Priority Needs

- Increased support systems & programs like KLF, reducing/removing barriers
- Increased transitional housing for youth
- Expansion of KAT services & hours
- Increased shelter space for men

Background

The Youth Advisory Board (YAB) is a group of stakeholders comprised of both adults and young people and who advocate for the needs of homeless youth. Community Development staff want to hear from all potentially impacted groups in preparation of the Consolidate Plan, therefore a focus group meeting was planned by Community Development staff and Annette Beebe at the L.T. Ross Building near Knoxville College.

In attendance were representatives of YAB and CAC.

What is working well?

- KAT buses (for those who can afford to ride)
- Case managers
- Food pantry trucks that accept food stamps
- Some housing (Helen Ross McNabb & Youth Link)
- CAC
- YWCA housing (room, bed, mini-fridge)

- KLF (Knoxville Leadership Foundation)
- Resources for people addicted to opioids

What is not working well? What are the unmet needs/gaps?

- Difficulty in obtaining housing (especially for males)
- Difficulty in obtaining shelter (costs money, too full, lack of ID)
- Lack of credit building opportunities
- Lack of activities geared toward young people
- Lack of understanding from social workers/agencies
- Lack of resources
- Lack of adequate routes for KAT buses (cannot get to jobs & medical appointments)
- Lack of housing information
- Lack of expediency to get into housing
- Lack of knowledge on resumes and managing money/bills
- No YWCA for men
- Shelter will not take in pregnant women (judgmental, liability to them, lack of space)
- Young adults being in shelters with older adults (discomfort, vulnerability)
- Difficult to maintain housing once you have it (restrictions, utility checks are not always the amount they are supposed to be so people miss payments)
- Perception that people with drug and mental health problems have easier time getting resources than people who do not experience these problems
- KARM is dangerous, has health violations, like mold on ceilings, lack of cleanliness, and "KARM Cold" gets passed around there
- KARM's resident chores are not sufficient to keep the facility clean
- Salvation Army (\$75/week) is not any better
- Young people coming out of jail/prison have hard time getting housing (5 years back for misdemeanors, 10 years for felonies) and these people cannot live with others who do not have records, even if they have a child together
- People have to go to find help, they want better access to info & help to come to them

Priority Needs/Solutions

Increased support systems & programs like KLF, reducing/removing barriers: The participants in the focus group expressed a need for more support programs and services like KLF. Not only that, but the barriers for admittance and continuation of allowance in these programs and services should be reduced or eliminated. Barriers inhibit the ability of people to receive assistance, and the participants wished to see them reduced or removed. Such barriers could be time limits or the requirement of passing a drug test.

Increased transitional housing for youth: The group also desired that there be more transitional housing available. The target populations could be for individuals coming from jail or prison, or perhaps just regular homeless youth. While some people in the focus group were fine with rules placed on them in transitional housing, some participants expressed a dislike for the strict rules and curfews put in place by these services and homes. They wanted to be treated like adults, having either no curfews at all or reasonable later ones. They also mentioned that the ability to have night passes or weekend passes would be desirable.

Expansion of KAT services & hours: While the KAT buses themselves were seen as something that is working well for this population, the routes that the buses take do not reach everywhere these people need to go. The buses do not go to the places where this population can find work, such as the factories in the Alcoa and Maryville area. Extending the hours of operation is also something the participants wanted to see. This would allow them to work 3rd shift jobs to make more money. Overnight routes have the added benefits of being safe places for people and also have the capability of assisting in emergency situations by taking people to the hospital. The final need for KAT was the lowering of the cost to ride for people who work so that it is more affordable and accessible to more people.

Increased shelter space for men: The YWCA was something that was mentioned as a positive thing for the Knoxville area, but the participants were wanting to see something specifically for men. The group posited that women, especially women with children, have a much easier time finding shelter, temporary housing, and permanent housing than men. Because of this, the participants want to see something done for the men of the community.

Other Needs/Solutions/Comments/Questions

- Increase GED rates
- Increased openings in McNabb housing, benefits (bus passes, cards for food, clothes, payment for meds, etc.) make the rules worth it
- Increased focus in the classroom on what you need to know (economics, resumes, how to manage money, etc.)
- Increased and better quality communication about benefits
- Increased housing for the adopted/fostered population (a fallback plan)
- Increased KAT shelters with security features (cameras)
- Easier process in obtaining a driver's license
- "It's not what you know, it's who you know."
- Case workers need to come to the people they are assisting, like the churches do
- KAT could let people request bus routes
- A place to go that is targeted toward youth
- Roommates are in similar situations to yours
- For people coming out of jail/prison, having a program like a halfway house where probation could be administered from there would be a helpful service
- A Social Security office should be downtown
- Defense techniques class for homeless youth (teach them to defend themselves)

CITY OF KNOXVILLE COMMUNITY DEVELOPMENT

Homeless Coalition Focus Group

Community Development is seeking input for its 2020-2024 Consolidated Plan. Join us after the Homeless Coalition meeting to talk about community needs you have identified because of your experience working with Knoxville's homeless population.

SEPTEMBER 24, 2019

10:00-11:30AM

CAC CONFERENCE ROOM



For an English interpreter, contact Title VI Coordinator Tatia M. Harris at 215-2831. If you are a person with a disability who requires an accommodation to attend, contact Stephanie Brewer Cook at 215-2034 at least 72 hours before the meeting.

Con Plan Focus Group Meeting

Presented by City Community Development Department

September 24, 2019 - TUESDAY
10:00am

HOMELESS COALITION

NAME	AGENCY/ORGANIZATION	CONTACT INFORMATION
Kathleen Carr	CAC	Address: Email: Kathleen.Carr@knoxcoc.org
Kelly Lepp	Head Servant	Address: Email: Kelly.Lep@KnoxvilleWoodstock.ORG
Dora Rodriguez	CAC	Address: Email: Dora.Rodriguez@KnoxCAC.org
Chasica Cass	CAC	Address: Email: Chasica.Cass@KnoxCAC.org
Drema Bowles	Pellissippi State	Address: Email: drema.bowles@psstate.edu
Dwight Van de Vostie	Knox Co. Community Partnership	Address: 400 Main, Ste 630 Knoxville 37902
LISA HILF/NIGHTMAN	KNOXHILLS	Address: 1000 Hendrix Street, Suite 201, Smyrna Email: lhill@knoxhills.org
Dana Walker	CAC- Youth WINS	Address: Email: Dana.Walker@KnoxCAC.org
MATT MAGNANS-TINSLEY	KCF & KKC Homeless Coalition	Address: 115 FURNACE LANE AVE, 37920 Email: MATT@KCFKKC.org
Dabrie Taylor-Alkin	KCDC 9	Address: 400 Harwell Truman 37915 Email: Dabrie.Atkin@KCDK.org

Con Plan Focus Group Meeting

Presented by City Community Development Department

September 24, 2019 - TUESDAY
10:00am

HOMELESS COALITION

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Jessica Carthon	Helen Ross McComb Center	Address: 205 W Sprague Ave. 37901 TN Email: jessica.carthon@mccomb.org
Jewell Minnich	Helen Ross McComb Center	Address: 205 W Sprague Ave. 37901 TN Email: Jewell.Minnich@mccomb.org
Vanessa Herold	Volunteer Ministry Center	Address: 511 W. Broadway 37917 Email: vherold@volm.org
Tony Harris	KARM	Address: 418 W Broadway 37917 Email: tharris@karm.org
Miranda Dalton	HPMC	Address: 2455 Buchanan Ave Bldg A 37919 TN Email: miranda.dalton@hpmc.org
Amie Leonard	KCS	Address: 5315 Magazine Rd. Knoxville, TN 37920 Email: amie.leonard@kcschools.org
Deborah Nichol	KARM	Address: 418 W Broadway 37917 Email: dnichol@karm.org

Con Plan Focus Group Meeting
 Presented by City Community Development Department

September 24, 2019 - TUESDAY
 10:00am

HOMELESS COALITION

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City of Knoxville Community Development

2020-2024 Consolidated Plan

Homeless Coalition Focus Group

September 24, 2019, 10:00 AM-11:30 AM

L.T. Ross Center

27 Participants

Summary of Priority Needs

- Increased Intensive PSH (Permanent Supportive Housing)
- Creation of Housing Navigator position
- Tax Incentives for Landlords
- Lowering Qualification Requirements for Affordable Housing

Background

Community Development staff organized their final focus group of the Consolidated Plan consultation process with the Homeless Coalition at the L.T. Ross Center. In attendance were representatives of CAC, Head Start, Pellissippi State Community College, Knox County Community Development, KnoxHalls, CAC Youth Wlms, KCDC, KCF, U.S. Department of Veterans Affairs, YWCA of Knoxville and TN Valley, Helen Ross McNabb, KARM, KCS, KCSO, and Knox HMIS.

What is working well?

- Project-based vouchers

- Rapid re-housing funds
- Rental rehab program
- HMIS – able to get up to date info to/from the public (Community Dashboard, CHAMP)
- Homeless coalition
- Case management (esp. for seniors)
- Community education/involvement with helping the homeless
- Homeless Issues visibility
- Decreased stigma around homeless in the community
- Street outreach/engagement: CAC, VMC, Helen Ross McNabb, etc.
- Homeless Coalition Committee to deal with complicated cases
- Energy efficiency programs
- Section 8 homeownership program
- Needle Exchange program (Health Dept. & Positively Living)
- Landlord summit

What is not working well? What are the unmet needs/gaps?

- Affordable rental housing
- Landlord engagement
- Business engagement
- Lack of Family shelters
- Lack of youth shelters
- Increased number of people and intact families living in places not meant for human habitation

- Lack of resources for youth and college students (more barriers & qualification for income-based housing)
- Lack of low barrier shelter, case management, and community services tailored to homeless youth
- No housing for youth coming out of jail
- No halfway housing
- No housing for people between independent living and assisted living
- Lack of functional care for seniors: cooking, cleaning, basic care, etc.
- Permanent Supportive Housing is not enough for the most vulnerable in our community
- Lack of group homes
- Lack of intensive care
- Lack of high level housing & mental/physical health care for seniors
- CHOICES program is hard to qualify for (cannot be homeless when you apply)
- Opioid addiction for the homeless
- Lack of insurance
- Lack of housing advocates, navigators
- Lack of housing for seniors discharged from hospital (nowhere to go to get services)
- Lack of street outreach/engagement
- Homeless population living on the street has increased
- More homeless with addiction issues (Next Step Initiative is not enough for everyone)
- Many homeless people have a mental health barrier

Priority Needs/Solutions

Increased Intensive PSH (Permanent Supportive Housing): This is a priority need that was highly agreeable to the participants of the focus group. There exists a gap between what PSH currently offers and long-term care, and this gap needs to be filled regardless of insurance status. This could take the form of something similar to Willow Cottage or possibly more Accessory Dwelling Units (ADUs). This also applies to people who lack the financial resources for supports with housing. Additionally, there exists a need for a treatment component to this. Higher levels of training and care in PSH are needed to address drug addiction, physical health, and behavioral health. With this, there could be different levels of housing, ranging from transitional to board & care.

Creation of Housing Navigator position: CHAMP and other housing organizations and agencies are not working for some populations. The group called for a housing navigator position to be created and filled to help alleviate these problems. There is an apparent lack of coordination between agencies and organizations that the creation of this position could fix.

Tax Incentives for Landlords: Tax incentives would be useful in helping landlords to decide to build housing for seniors and other populations instead of just students. Some ideas could be pledging to pay landlords for damages to their properties and incentivizing upgrades to the properties. More engagement with landlords in general on the part of agencies and organizations is also a need.

Lowering Qualification Requirements for Affordable Housing: This is critical for people trying to find or get back into housing. Existing barriers are keeping these people locked out, especially if they have a criminal background. The group posed the question of what to do in order to achieve this.

Other Needs/Solutions/Comments

-More recovery beds for the addicted (low or no income)

- Youth advocacy, skills building, and support
- Housing & Care for people coming out of jail
- Advocates for seniors regarding housing
- More affordable housing
- Increased homeless prevention: reach people quicker, before notice to vacate
- Increased street outreach: mental health counselors
- More shelter for young adults
- More housing where families can stay together
- Support for the consumer voice (i.e. YAB)
- Increase and expand the needle exchange program
- Increase engagement with businesses
- More resources for college students
- Addiction Court
- Mitigation funds for landlords (ties in with tax incentives)
- Expand Family Promise
- More programs like Covenant Health
- More safety net services
- Advocacy with TennCare for coverage of emergency beds
- CHOICES: set the people in temporary housing in order to get them to permanent housing
- Improved model for mental health
- More supportive housing without time limits
- More/longer term recovery programs (beyond 28 days)

- Family housing: more transitional and apartment-based
- Increased coordination between hospitals and jails on who is being discharged, connect with KCSO to plan reentries into community
- Consider a model for shared housing and roommates, especially for younger people
- Increased intergenerational housing, housing for non-traditional families
- Host homes: need community organizations to train host families (use Family Promise model for singles)
- Make appeals processes for people with criminal background similar to KCDC's, allow for second chances
- Lose background check requirement for low income tax property
- Need a program like "Scholars House" to house youth working toward their education (71 homeless youth attend Pellissippi)
- Colleges could partner with hotels and exchange housing for volunteer hours
- More housing that prioritizes vulnerability (like CHAMP does for SH)
- Expansion of transportation: more stops in different areas for KAT, Sunday/3rd shift transportation, shorten the distance to get to work and parole/probation officers
- More low-barrier, recovery-orientated housing for people with drug and opioid problems

NAACP Housing Committee Focus Group

August 6, 2019

- We are trying to engage hard-to-engage populations
- A lot of people confuse "social" media with social media
 - Try using less formal forms of engagement for social media feedback. I.E. Instead of survey, "What do you think about _____?" not sent from the City's account
- **Capacity building**
 - Leadership training
 - Business incubator – "lowering the bar for becoming a small business"
- Strong economic initiative is important for solving the affordable housing problem. It is quicker and easier so than solving affordable housing
- Hard to build affordable housing for someone who is making only \$10/hour (40 hours week)
- Need good quality jobs
- Need comes from complaint. HUD stands for housing and urban development. They are doing housing but not urban development. Past Urban Renewal program was not effective.
- Must make sure funds are actually going to the communities they are supposed to serve
- ETNCCDC might be doing good work but they are not from the community working for the community
- "Trying to lower the water, not raise the boats"
- **Need double strategy: Affordable housing AND economic development**
- Is expanding the Section 3 program an option? Ratcheting the goal of increasing the percentage of Section 3 businesses and residents over five years?
- Ready for another organic process like NHI to create more economic development {apprenticeships, quality jobs}
- How do you attract quality jobs to an area?
 - Raise minimum wage
 - Court companies and quality employers → Can CDBG funds be used to support what the Chamber is already doing?
- **Targeting neighborhoods** that have higher risk than other parts of the city
 - HUD encourages this
- **Outcome that we want to see: reduction of unemployment rate**
- Can you include **Job Creation** as a measurement of success?
- Knoxville has the highest African American poverty rate in the Southeast (40%). The rate is 6% higher than it was 18 years ago.
- Target to economic and socially depressed areas
- Infrastructure development in those areas for capacity development/job training
- A lot of community members don't know what services/resources are available to them
- Need better transportation options to get to services/resources
- EZ Program: People in the neighborhoods didn't see that money/benefit
- What programs are currently working in these areas? Building capacity?
 - SEFED
 - GII Talk

- Change Center ;?)
- Do we need a new program/agency?
- SEED model if scaled up would need capacity building to create large changes in community.
- “Instead of having money fly over our head, we want to see money rain down”
- Need help for families – After family incarceration/disruption, need resources
 - Like CONNECT
- Need infrastructure to bring the network together (SEED, CONNECT, affordable housing, etc)
- Poverty rate is high. Not a livable wage
- **Root of the problem: People don’t have good paying jobs**
- How can we use the network to work on this problem?
- Create stepwise process to be able to tap into Davis Bacon, Section 3, DBE, and Construction training
 - There is a role for schools, churches, etc. In this as well.
 - Construction job creation
- Get Informed about partners in the neighborhood
 - Each organization tackles their portion
- Currently, blighted properties purchased and renovated by outside investors. Not hiring local workers.
- Use community to help build, develop, turn over those properties
- Use Homemaker and Blighted Properties programs in tandem to uplift property
- Work with the CHDOs to uplift (ETNHDC)
- Create a **Builder’s Cooperative** – use money from sale of affordable properties to invest in new properties and uplift the community w/ job creation and affordable housing development
 - Charter community-based



The Knoxville NAACP approved this resolution in support of including the below community development activities in CDBG in Consolidated Plan at its September 5, 2019 meeting.

The Community Development Block Grant program of the Housing and Urban Development provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment and by expanding economic opportunities for low and moderate income persons. Community development activities build stronger and more resilient communities by communities identifying their own community development path.

Place-based community development is an ongoing process of identifying and mobilizing community assets to set a course of community and economic development and then partnering with the city and other partners to make priority investments. KNAACP urges the Office of Community Development to support building a **Community Economic Development Network (CEDN)** within the higher socio-economic risk neighborhoods, developing the capacities of community organizations, associations, business owners, and institutions to work together to develop criteria for policy advocacy, community education and civic engagement, targeted funding, an employment ladder, and business incubator. The higher risk Knoxville neighborhoods include East Knoxville / Mechanicsville, Lonsdale, and areas of South Knoxville.

CDBG already funds projects that rehabilitate and construct affordable housing. KNAACP urges the Office of Community Development to take the next step within its 5 Year Consolidated CDBG Plan to help build the training to employment **Construction Career Ladder** with the **CEDN** that would educate and train lower income adults to make them employable in the construction field that typically pays a living wage. The Office of Community Development then could encourage the employment of these trained workers to get jobs building and rehabbing the homes funded by CDBG within their neighborhoods. Not only would more affordable housing be made available, but lower income residents would increase their income so that they could afford housing. The challenge is the underrepresentation of African-Americans in the construction industry. Nationally, African-Americans make-up only 6.9% of construction industry jobs.

Another CDBG eligible activity is a **Small Business Incubator**, which could work holistically within the community and institutions to mobilize community assets, provide access to school based programs, provide entrepreneurial role-models, offer mentors to help develop business plans and maneuver through government requirements, develop financial literacy skills, and give access to funding sources. The **CEDN** would take leadership in developing such an incubator.

The Knoxville Branch of the NAACP encourages the City Office of Community Development to include in its 5-Year CDBG Consolidated Plan:

- Support for a community capacity building processes (a Community Economic Development Network) within the East Knoxville / Mechanicsville (and within the Lonsdale, and the South Knoxville higher risk neighborhoods if these neighborhoods so choose) to develop a neighborhood vision of community development, a long-term community development plan, and shorter-term goals.
- Support to develop a training-in-employment construction career ladder within the East Knoxville / Mechanicsville neighborhoods with the Community Economic Development Network and other partners so that trained residents can get jobs in the housing construction and rehabbing projects funded by CDBG within their neighborhoods.
- Support to develop a small business incubator with the East Knoxville / Mechanicsville CEDN to spur low to middle income residents to create and expand small businesses and jobs within their neighborhoods.



Overview of KNAACP Asks of Knoxville and the Community Development Block Grant

The Community Development Block Grant (CDBG) program of Housing and Urban Development (HUD) provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment and by expanding economic opportunities for low and moderate-income persons.

This year, HUD has awarded the City of Knoxville a grant of \$1,694,012 for a range of activities. The City uses more than half of these funds on housing. The next largest spending category is administration and planning, followed by economic development. For more information about Office of Community Development's (OCD) funded CDBG activities and expenditures, you can visit its website.

HUD also granted the City of Knoxville \$1,043,957 in HOME funds for rehabilitating or constructing affordable housing for low and very low-income residents along with associated supports related to the development of housing opportunities. Again, for more information, do visit the OCD website.

Community development activities build stronger and more resilient communities through an ongoing process of identifying and addressing needs, assets, and priority investments. The neighborhoods with the highest socioeconomic risks experience an acute affordable housing crisis. While it remains critically important to construct and rehab affordable housing, residents within these neighborhoods need employment with living wages to tackle the affordable housing crisis. Good paying jobs and affordable housing act are two sides of the same coin. When addressed together, CDBG funds will maximize its impact and see greater progress to solving this problem.

HUD supports a range of eligible activities for which cities can apply for support through its CDBG grants program. The Knoxville Branch of the NAACP reviewed these eligible activities with other community members and has identified three new activities that it encourages the City Office of Community Development to include within its 5-Year (2021-2026) CDBG Consolidated Plan:

- Support a community capacity building processes (a Community Development Network) within the East Knoxville / Mechanicsville (and within the Lonsdale, and the South Knoxville higher risk neighborhoods if these neighborhoods so choose) to develop a neighborhood vision of community development, a long-term community development plan, and shorter-term goals.
- Develop a training-to-employment construction career ladder within the East Knoxville / Mechanicsville neighborhoods with the Community Development Network and other partners so that trained residents can get jobs within the housing construction and rehabbing job fields funded by CDBG within their neighborhoods.
- Develop a small business incubator within the East Knoxville / Mechanicsville neighborhoods to spur low to middle income residents to create and expand small businesses and jobs within their neighborhoods.

The KNAACP has a brief fact sheet on each of the three activities that it wants included within the Five-Year Consolidated Plan.

Developing Community Capacity for Community Development

KNAACP Recommendation for Inclusion in the CDBG Consolidated Plan

Recommendation 1: Support a community capacity building process (a Community Development Network) within the East Knoxville / Mechanicsville (and within the Lonsdale, and the South Knoxville higher risk neighborhoods if these neighborhoods so choose) to develop a neighborhood vision of community development, a long-term community development plan, and shorter-term goals.

Community development activities build stronger and more resilient communities through an ongoing process of identifying and mobilizing community assets to set a course of social and economic development and then working with the city, other public stakeholders, organizations, and community leaders to make priority investments. Building the capacity of community organizations, associations, business owners, and institutions to work together lays the groundwork for community development leading to vibrant and healthy families and neighborhoods.

HUD allows CDBG funding to support community capacity building to provide a forum for creating a vision, analysis, and discussion within these neighborhoods to determine where to invest funds to have the most transformative impact.

When planning for a place, community involvement and deliberation are essential from beginning to end. Associations, organizations, businesses, and institutions determine the priorities for their neighborhoods rather than have external agencies make these decisions for them. Transformative community development can only occur with community investment and ownership.

Setting a vision provides a framework for transformative development by organizing the efforts of multiple players toward a common goal. This helps with decision-making as well as the coordination of complementary activities by multiple actors. The vision serves as the guidepost for selecting and aligning goals, strategies, and activities of the partners.

What makes a community function well informs the vision. Factors include such dimensions as socioeconomic conditions, the built environment, local services, and community values. When developing a vision, people consider what makes the area unique or special today and how to sustain those characteristics in the future. A vision builds on current assets but also on forward-looking ones as well. What type of community do residents want to see in 10 years, and how can this vision build on and deepen the strengths of the community?

A longer term vision is generally multifaceted that considers key aspects that contribute to the quality of life, including the built environment, employment services, recreational opportunities, educational, social and economic characteristics and community cohesion. Such a vision generally corresponds with long-term goals (10-20 years.)

KNAACP urges the Office of Community Development to support building of a Community Network within the higher socio-economic risk neighborhoods that will develop the capacities of community organizations, associations, business owners, and institutions to work together to develop criteria for policy advocacy, community education and civic engagement and targeted funding.

Develop A Construction Career Ladder

KNAACP Recommendation for CDBG Consolidated Plan

Recommendation 2: Support a community capacity building processes (a Community Development Network) within the East Knoxville / Mechanicsville (and within the Lonsdale, and the South Knoxville higher risk neighborhoods if these neighborhoods so choose) to develop a neighborhood vision of community development, a long-term community development plan, and shorter-term goals.

The Construction Career Ladder builds upon the first recommendation to develop a Community Network within the higher risk neighborhoods of East Knoxville / Mechanicsville. The community development network will link neighborhood residents, businesses, associations, and institutions with external partners that provide jobs training programs and other supports. The Construction Career Ladder will build the skills and capacities of residents within the neighborhood to construct new housing and to rehab existing housing.

A focus for the Community Network would link housing affordability with increasing employment opportunities. The Community Network would develop a Construction Career Ladder within the Network's neighborhood in partnership with the City and other resources external to the neighborhood: public schools, technology centers, community colleges, contractors, unions, and more.

As we analyze the challenges of affordable housing, we must realize that an underlying factor is the lack of well-paying jobs which causes a snowball effect that negatively impacts housing, education, local businesses, social norms, and ultimately degrades entire neighborhoods and the community.

The implementation of the Construction Career Ladder would be far reaching and has the potential to change the trajectory of families and neighborhoods. The Construction Career Ladder would educate and train low income neighborhood adults, making them employable in fields that typically pay a living wage. A living wage would make housing affordable and lift residents out of poverty. The neighborhood benefits by increasing its housing stock, reducing and eventually eliminating blight, and strengthening the local workforce. The community benefits from increased local tax revenue.

Annually, the City funds housing construction and rehab projects within the affected neighborhoods using CDBG, HUD, and City dollars. Currently, most of the construction jobs needed to complete these projects are filled by people who do not live in the higher risk neighborhoods.

The Community Network, City, and other partners would set incremental but significant goals for the percentage of construction and rehab jobs needed to complete CDBG and HOME funded activities within the neighborhood that would be filled by neighborhood residents.

By the time of the 2026-30 5-Year Consolidated Plan's development, both the Community Network and the Construction Career Ladder will be firmly established and ready for the next steps. In the 2026-30 Five-Year Consolidated Plan, the City could target the higher risk neighborhoods for CDBG and HOME funds and require that an increasing percentage of jobs needed to complete affordable housing projects be filled by neighborhood graduates of the Construction Career Ladder. By investing public funds in the higher risk neighborhoods, the entire city will benefit from this community development.

East Knoxville / Mechanicsville Business Incubator

KNAACP Recommendation for CDBG Consolidated Plan

Recommendation 3: Develop a small business incubator within the East Knoxville / Mechanicsville neighborhoods to spur low to middle income residents to create and expand small businesses and jobs within their neighborhoods.

The business incubator, located in East Knoxville, would serve and support low-to-moderate income residents throughout the city to start microenterprises that can provide them and others with part time and full-time employment. Steep and multiple challenges face low and middle-income entrepreneurs, and the business incubator would be designed to reduce such barriers.

All over the city, barbers cut hair in their living rooms, people bake cakes for neighborhood birthday parties, teens dj parties, moms operate informal child care centers, men wash windows of local businesses, amateur photographers take head shots for aspiring models, tech-savvy high school students build websites for friends, and more. This informal economy provides invaluable supplementary income and presents a dynamic vehicle for harnessing and promoting entrepreneurship. The mission of the incubator would be to transition these entrepreneurs from an underground economy to a legitimate business.

A business incubator would create opportunities for those with a business start up idea to lower their overhead costs of space and access to basic office equipment. In addition, the business incubator would provide the platform for volunteer business mentoring, conferencing, and training. Entrepreneurs would benefit from developing "proof-of-concept" business plan, a track record necessary to seek financing for their microenterprises, and graduation from their term at the business incubator.

The City of Knoxville could seek the services of a consulting firm with experience in starting a lower income business incubator, who would work with the Community Network to develop the incubator's business plan along with other city partners and resources. Some of the components a plan would address includes:

- Development of a vision and mission statement for an entrepreneurial incubator
- Market analysis of the preferred mix of space, equipment, services, and target population
- Ownership, governance, and operations plan
- Financial plan for capital, renovation, operations, and maintenance costs
- Operation plan
- Preliminary design and layout of facility

Entrepreneurship among low-income minorities is quite low. Thus, increasing the number of middle and low income entrepreneurs in Knoxville depends upon growing the capacities of the entrepreneur and developing the assets within the community to build a supportive structure and network of mentors, capital, and knowledge. The Small Business Incubator can work holistically with the community and institutions to mobilize community assets to:

- Promote school based career track preparation for entrepreneurs.
- Connect entrepreneurs to role-models and mentors to help develop business plans and maneuver through legal requirements.
- Develop the financial literacy skills needed to operate a small business.
- Increase awareness of existing support resources within the community, such as workforce development programs.
- Develop partnerships with funding sources for business plan competitions, micro-lenders, venture capitalists, and other opportunities.



Ms. Linda Rust, Administrator
Office of Community Development
400 Main St., Room 532
Knoxville, TN 37902

Dear Ms. Rust:

We the undersigned support the Knoxville NAACP request of the Knoxville Office of Community Development to include within its Five-Year Community Development Block Grant (CDBG) Consolidated Plan the following activities for funding:

- Support a community capacity building processes (a Community Development Network) within the East Knoxville / Mechanicsville (and within the Lansdale, and The South Knoxville higher risk neighborhoods if these neighborhoods so choose) to develop a neighborhood vision of community development, a long-term community development plan, and shorter-term goals.
- Develop a training-to-employment construction career ladder within the East Knoxville / Mechanicsville neighborhoods with the Community Development Network and other partners so that trained residents can get jobs within the housing construction and rehabbing job fields funded by CDBG within their neighborhoods.
- Develop a small business incubator within the East Knoxville / Mechanicsville neighborhoods to spur low to middle income residents to create and expand small businesses and jobs within their neighborhoods.

Together, these three initiatives would help develop a united community development voice for the East Knoxville and Mechanicsville neighborhoods. We need both affordable housing and good paying jobs, and we want CDBG funds to tie these two positive outcomes together. The East Knoxville and Mechanicsville neighborhoods once had a vibrant small business presence, which we very much want to see again by providing our resident entrepreneurs a supportive network.

These three initiative together would represent an investment in the East Knoxville / Mechanicsville neighborhoods that we want. We look forward to working with your office for these community benefits.

We urge the Office of Community Development to include these three initiatives within the CDBG Five-Year Consolidated Plan.

Sincerely,

See second page

File



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- Develop a small business incubator within the East Knoxville/Mechanicsville neighborhoods with the Community Development Network to support low to middle income residents to create small businesses and jobs within their neighborhoods.

Please Print Clearly

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Kaleb Boyd		

Please return completed petition by September 25 to KNAACP c/o 2439 E. 5th Ave. Knoxville TN 37917. Thank you.



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- Develop a small business incubator within the East Knoxville/Mechanicsville neighborhoods with the Community Development Network to spur low to middle income residents to create small businesses and jobs within the neighborhoods.

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- Support for a community capacity building process (Community Development Networks) with East Knoxville/Mechanicsville neighborhood organizations, associations, business owners, and institutions. This Community Development Network would develop a neighborhood vision of community development, a long-term community development plan, and shorter-term goals.
- Develop a training to employment construction career ladder within the East Knoxville / Mechanicsville neighborhoods with the Community Development Network and other partners so that trained residents can get find jobs within the housing construction and rehab jobs funded by CDBG within their neighborhoods.
- Develop a small business incubator within the East Knoxville/Mechanicsville neighborhoods with the Community Development Network to spur low to middle income residents to create small businesses and jobs within their neighborhoods.

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David Hayes	37920	vlotsdavidhayes@gmail.com
Auna Davis	37914	tony201@gmail.com
Robert Reginald	37914	Robert.Reginald(4)@y.mail.com
Sanchez Harley	37923	dlcc.fsub@gmail.com
Lee Ann Babbson	37917	lillianbabbson@gmail.com

Please return completed petition by September 25 to KNAACP c/o 2439 E. 5th Ave. Knoxville TN 37917. Thank you.



Those who sign this petition support the Knoxville NAACP request of the Knoxville Office of Community Development to include within its Five Year Community Development Block Grant (CDBG) Consolidated Plan the following activities for funding:

- Support for a community capacity building processes; Community Development Network with East Knoxville/Mechanicsville neighborhood organizations, associations, business owners, and institutions. This Community Development Network would develop a neighborhood vision of community development, a long-term community development plan, and shorter-term goals.
- Develop a training to employment construction career ladder within the East Knoxville / Mechanicsville neighborhoods with the Community Development Network and other partners so that trained residents can get find jobs within the housing construction and rehab jobs funded by CDBG within their neighborhoods.
- Develop a small business incubator within the East Knoxville/Mechanicsville neighborhoods with the Community Development Network to spur low to middle income residents to create small businesses and jobs within their neighborhoods.

Please Print Clearly

Name	Zip Code	Email
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SANDRA KUBICKI	37914	
Doug Toppenberg	37914	
Rowlie Collins	37917	ASHNAT@ADL.com
MICHAEL INVESTER	37917	m.veste@bnet.com
Michael Investor	37917	Mike@knoxville.com
APRIL GIBSON	37917	thompson@knoxville.com
Dasha Landy	37914	dasha.landy@gmail.com
Lawrence Foster	37917	Lawrence.Foster@gmail.com

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Please Print Clearly

Name	Zip Code	Email
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Chelita Williams	37912	

Please return completed petition by September 25 to KNAACP c/o 2439 E. 5th Ave. Knoxville TN 37917. Thank you.



Community Evangelistic
Church
37914

Yes, Please Add My Name to the Support Letter!

Please Print Clearly	Name	Church	Zip Code
	Steven Clark	CEC	37914
	Elton Bell	CEC	37914
	Ra Johnson	CEC	37914
	Frank S Bell	CEC	37915
	Sheryline Bates	CEC	37914
	Doris Taylor		
	Elbert Hall	CEC	37914
	Dorinda Spivey	CEC	37931
	William Hamilton, Jr	CEC	37922



NAACP
KNOXVILLE BRANCH OF TN CHAPTER

Community Evangelistic Church
37914

Yes, Please Add My Name to the Support Letter!

Please Print Clearly	Name	Church	Zip Code
	Sally Aubrey	CEC	37920
	Christine Brown	CEC	37920 37924
	Kayla Wilson	CEC	37914
	Dennette York	CEC	37921
	James Hall	CEC	37914
	Bee Ann Brown	CEC	37924
	Brenee Wyatt Thomas	CEC	37918
	Joseph Z. Brown	CEC	37915
	Kevin C. Parker	CEC	37721

CEC - Community Evangelistic Church



Those who sign this petition support the Knoxville NAACP request of the Knoxville Office of Community Development to include within its five-year Community Development Block Grant (CDBG) Consolidated Plan the following activities for funding:

- Support for a community capacity building process (Community Development Network) with East Knoxville's Mechanics' Neighborhood organizations, associations, business owners, and institutions. This Community Development Network would develop a neighborhood vision of community development, a long-term community development plan, and shorter-term goals.
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- Develop a small business incubator within the East Knoxville/Mechanicsville neighborhoods with the Community Development Network to spur low to middle income residents to create small businesses and jobs within their neighborhoods.

Please Print Clearly

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Aleee Stewart	37917	aleestewart@comcast.net

Please return completed petition by September 25 to KNAACP c/o 2439 E. 5th Ave. Knoxville TN 37917. Thank you.

NAACP Equity in Housing Study Group – CDBG Eligible Activities

July 23, 2019

Base for healthy communities is people's ability to build wealth. Economic development is fundamental. Would like to see more around job development, planning and capacity building (organize people), developing leadership skills, community engagement

Burlington (Lansing): there are two blocks of seniors who owned but properties are now turned into rentals with absentee landlords

2 Models:

1. 5 points: neighborhood housing and commercial services (funded by CE) – blight, rehab, vacant properties. Not community controlled but government controlled.
2. Empowerment Zone Process: larger scale version of what happened with #1. CD controlled, fed. Dollars, door knocking, info gathered.

Could be five year priority of Capacity Building – money going to community groups – groups apply to get funds

ConPlan period July 1, 2020-June 30, 2025.

CDBG Target Areas – It is not a lot of money so the biggest bang for your buck is to target funds.

Important to target neighborhoods. 40% of African Americans live below poverty. Missing an opportunity to correct that disparity.

Capacity Building – Many of us know very little about CD's programs.

Evaluation – How do we go back and evaluate effectiveness? EQUITY. How is this work creating equity? If we are not measuring equity, we should be.

Government response is delayed. Government is not proactive.

Community Development is divided among two governments (City and County) who are not working together and it is negatively affecting least powerful citizens.

Unequal access to programs – or at least a perception of unequal access.

Targeting:

1. Same orgs get the same money.
2. Organizations are not in and of the African American community (i.e. ETNDCDC gets the money and then works for Burlington but why can't Burlington get the money?).

Goal of capacity building – measure capacity building.

Need better line of communication.

Speculative nature of "community improvements". No capital formation in Burlington.

Economic Business Incubators – Burlington, 5 Points, etc. Systems for business development, self-sufficiency, neighborhood development can be very powerful tools.

CDBG Focus Group? August 6th. Limited Invitation. Continue this discussion.

Stressing the Importance of equity.

Having public meetings but that is a "middle class way of thinking about citizen participation".

NAACP's Meeting Notes:

Evaluate on – measuring for equity

Job development

*Leadership and community capacity building (How do we build capacity of a community?)

Id comment neighborhood heads and neighborhood development

Burlington transition

Absentee

Investor owned rental

Neighborhood and commercial services

*Access to program

Blighted program

*Targeting neighborhoods

Addressing disparity

Same organization got same money and not part of that community

Business incubators

How do we build equity?

ConPlan Focus Group Meeting

Presented by City Community Development Department

August 28, 2019 – Wednesday
5:00 p.m.

City of Knoxville Public Works Building

La-Trix

	NAME	Agency/Organization	SIGNATURE/SIGN -IN
2	Jandra Robledo	Knox County Schools	Candace H. Pablico
3	Cyely Henderson	Community Development	
4	Amber Rust	Community Development	
5	Paige Travis	Mayor's Office - City	
6	Patricia Robledo	Mayor's Office - City	
7	Bessie Deane	Mayor's Office - City	
8	Bailey Walker	DDN - City of Knoxville	
9	Paul Ritter	Catholic Charities	Paul Ritter
10	René Yanes	Centro Hispano	René Yanes
11	Joshawnta Hill	HomeSource East Tennessee	Joshawnta Hill
12	Danica Nera	Keller Williams	Danica Nera
13	Laura Sanchez	Catholic Charities of East TN	Laura Sanchez
14	Laura Contreras-Alanis	HomeSource East Tennessee	Laura Contreras-Alanis
15	J. Hernandez	Ho La Hora Radio	J. Hernandez
16			

ConPlan Focus Group Meeting

Presented by City Community Development Department

August 28, 2019 – Wednesday
5:00 p.m.

City of Knoxville Public Works Building

	NAME	Agency/Organization	SIGNATURE/SIGN -IN
34	Kari Lautner	Great Schools Partnership - Loristale Community School	Kari Lautner
35			
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City of Knoxville Community Development

2020-2024 Consolidated Plan

Latinx Advocates Focus Group

August 28, 2019, 5:00-6:30 PM

CoK Engineering and Public Works

15 Participants

Summary of Priority Needs

- Better enforcement of "Language Line" usage & improvement of webpage translations
- Expansion of KAT hours & limiting of required transfers
- Better fair housing enforcement
- Increased & better utilization of churches to spread information

Background

Community Development staff organized a focus group with members of and advocates for the Latinx community of Knoxville. In attendance were representatives from Great Schools Partnership, Knox County Schools, Knoxville Mayor's office, Catholic Charities of East TN, Office of Neighborhoods, Centro Hispano, Home Source East TN, Keller Williams, and HoLa Hora Latina.

What is working well?

- Engagement within the Latinx community
- Decreasing negative stigma for Latinx

- Community schools
- Readily available translation services
- Resources such as Centro Hispano

Engagement between Latinx community members is strong, and as the group grows larger and diversifies, there will be a continued emphasis on the community bond. Engagement from non-Hispanic is increasing too, both in quantity and quality. The prejudices are reported to be decreasing, and there is an overall increased acceptance of the Latinx population in Knoxville. Community schools are popular among Latinx people, and translation services are readily available in the schools and other places. Resources are currently working well. These include places like Centro Hispano and The Welcome Center. The population is also pleased with the churches and their outreach.

What is not working well? What are unmet needs/gaps?

- Transportation (expensive & too many transfers)
- Lack of liaison who looks like, speaks, and culturally represents Latinx community
- Lack of understanding of differing dialects & education levels prevents effective interpretation at agencies (i.e. KCDC)
- Misunderstanding of available translation services
- Unserved "islands" of Latinx people exist because of lack of transportation and low income
- Lack of bilingual staff at offices & agencies
- Resistance by employees to using language line
- Landlords are basically slumlords (refusal to make repairs, rent-gouging, threatening, fair housing violations, concentrating low income & minority populations in one area, etc.)

- Health care
- Post-secondary education (lack of tuition equality)
- Confusion about documented vs. undocumented access to resources
- Lack of knowledge
- Lack of trust
- Washington D.C. threats toward people who do use resources
- Legal standing feels like a burden
- Medical insurance for children
- African immigrants impacted by like of services for people who speak Swahili, refugees, people with domestic violence and crime issues, etc.
- "Visa U": Lack of accessibility and lack of fee waiver into
- Time-limited or one-time assistance (refugee status get some privileges or protections)
- Lack of Spanish media (radio, newspapers, TV, etc.)

Priority Needs/Solutions

Better enforcement of "Language Line" usage & Improvement of webpage translations:

Departments and agencies within the City of Knoxville use a service called "Language Line" to assist with translations for non-English speakers. However, the signage and promotion of this service is not always prevalent, and customers do not always have knowledge of this service that allows them to express their needs more clearly. Staff should be trained in the use of this service, and signage needs to be prominently displayed, as there should be promotion of it, if it is needed. Webpages should be maintained as well, so that when non-English speakers use them, they can actually understand what it is that they are reading.

Expansion of KAT hours & limiting of required transfers: The focus group said that the expansion of KAT hours would be beneficial to not only the Latinx community, but to all people who use public transit. They also claimed there are too many transfers that have to take place to get from one location to another, such as from their homes to a grocery store. Limiting the number of transfers would greatly reduce their burden.

Better fair housing enforcement: Fair housing is another important area for this population, as they have been subject to discrimination. They asked for better enforcement of fair housing laws and the increased awareness that slumlords do still exist. These slumlords do not keep up with repairs and take advantage of already bad situations, and the group wants them stopped. More education to landlords is never a negative course of action, as this will only increase their awareness so they can watch themselves for unlawful behavior. Additionally, THRC fliers were requested to be printed in Spanish.

Increased & better utilization of churches to spread information: Churches are a great way to get the word out about the programs and services available to the Latinx community. They requested that the City of Knoxville make better and more efficient use of churches so that more people can be better educated about the helpful resources accessible to them.

Other Needs/Solutions/Comments

- Increased accessibility of services in scarce areas (i.e. Lonsdale)
- Increased verbal surveying for the Community Development survey
- Give high school students chances to/set goals for post-graduation
- Use technology to access existing tools
- Increased emphasis on bringing services to needy people where they are at
- Talk to state legislators
- KCDC could do robo-calls in Spanish

- No Spanish TV channel
- Spanish radio station is in Lenoir City
- No Spanish newspaper (Mundo Hispano no longer around)
- Public meetings are not interpreted, inaccessible to Latinx community
- Lonsdale Community School has experience with focus groups
- Some students leave Tennessee, go to Berea College in Kentucky, thinking why stay in Tennessee?
- Google translate is not always clear or correct
- Centro Hispano can aid with access to organizations (Cherokee Health, KCDC, THDA, etc.)
- More tables are desired for Hola Festival
- Fillers at Centro Hispano are needed at more locations
- El Nuevo Día* type of newspaper on a route

8/16/19 - office on Aging Focus Group

Name

Expans LENOIA

Dan Ellis

Marsha Reef

Chuck Nail - ~~strong~~ detm Hospice

Deison Finley

Helen M. Smith

Jetty Williams

Judy Lewis

Janet Robinson

Judy McEllen

Judith Lakin

Janet Brown

Tracy, Vol. de Vate

May S. Corbett

Ken Jones

Simon Jones

Sharon Spald

Ken Tapp

Judith C. Blot

City of Knoxville Community Development

2020-2024 Consolidated Plan

Senior and Advocates Focus Group

August 16, 2019, 1:00 PM-2:30 PM

O'Connor Senior Center

19 Participants

Summary of Priority Needs

- Increased mental health services & facilities
- Increased funding "across the board"
- More on-demand transit like an Uber for seniors
- Increased funding for caregivers (Connected Hearts, O'Connor)
- System navigation assistance for the elderly/caregivers

Background

Community Development staff reached out to Susan Long, the Director of Community Services for the Knoxville-Knox County Community Action Committee (CAC) with the idea of holding a focus group with senior citizens, caregivers to seniors, and advocates for seniors to gauge the priority needs of senior citizens in Knoxville for the development of the City of Knoxville's Consolidated Plan. Susan agreed to handle the logistics of the meeting and recruited participants from the O'Connor Center.

CD staff were invited to the O'Connor Center where they met with 19 participants, including several key staff from CAC, The O'Connor Center, and Smoky Mountain Hospice. CD staff posed questions to the group: What are the social services, housing and related supportive services available to seniors? What's working well? What are the unmet needs/gaps? Are there enough social services, supports and housing to meet the needs of seniors in Knoxville?

Large Group Discussion: What is working well?

Senior Corp Book: The focus group was unanimous in their support of the Senior Corp book. This book is a guide for seniors, families of seniors, and caregivers for finding services and navigating the world of aging. There are 55,000 copies printed every two years (also available online), and they are paid for by selling advertisements within the book itself. This is one area that is working extremely well, and the participants desired that more people knew about the book.

Feeding Programs: Home delivery food programs have extremely high satisfaction rates. Currently, 950 people are being served each day. With approximately 100 volunteers per day, that adds up to a value of almost \$1.2 million for a given year.

Transit Operators: The participants also expressed an overwhelming satisfaction with the drivers of local transportation. These included regular KAT bus operators, KAT Lift program operators, trolley operators, and other operators of services that give seniors rides to medical appointments.

Companionship: Another valuable tool to these seniors is companionship. This comes in many forms, but the group specified Senior Companions, having a circle of friends, and multi-generational housing as being just a few of the ways seniors can have companionship. These groups and people assist in maintenance of the home, chores, and homebound personal care. All of these things not only give the elderly a sense of community and belonging, but they also have the added benefit of helping to fight mental issues such as dementia and depression.

Mini Libraries: The "take a book, leave a book" stations, or miniature libraries, are another facet to senior life that is working well. Seniors are able to pick up and donate books free of charge for their enjoyment.

Large Group Discussion: Where can improvements be made?

Accessibility/capacity of services: Although the group praised CAC and Senior Companions for their services, they did note that there simply is not enough of them to go around and accessibility to said services is difficult. The group said this is especially true of North Knoxville and West Knoxville. Senior Companions has over 100 on their waiting list. Because many are homebound, CAC services do not always reach this population.

Mental Health Care: A problem the group concurred on was mental health and the gaps therein. The chief concerns were that the mentally ill are often in public housing, and they can be a danger to themselves and others. This population often slips through the cracks because nursing homes are not always equipped to handle their specific sets of needs, and with the absence of a facility akin to Lakeshore, these people can become homeless and destitute.

Transportation: While the drivers of the transportation vehicles were praised, the transit system itself was tapped for improvement. There are long waits, confusing hours and lines, and not enough on-demand pick-ups for seniors with time-sensitive schedules. Overall, the seniors see a lack of coordination.

Income Gap: An income gap exists for many senior citizens, as many do not qualify for financial assistance for in-home upkeep and care but do not have the funds necessary to pay full price (starts at \$18/hour). Along with this is the need for housing for seniors. Many agencies do not accept CHOICES, and so seniors cannot afford to keep and maintain their living spaces. They end up in the mission or another center, and these places have inadequate space and resources.

Senior Advocates: The group also reported the need for senior advocates to assist with innumerable facets of life. This includes but is not limited to prevention of fraud and abuse, help with reception of government benefits, and assistance with setting up and getting to medical appointments.

Fresh Food Access: There was an aspiration for more farmer's markets around the city. Along with this, there were concerns over these markets not always accepting EBT/SNAP, so the

elderly living on a fixed income are not always able to afford fresh foods. Another food concern was that Mobile Mea's does not serve people under 60, and so these individuals are not able to receive meals, even if they desperately need them.

Small Group Discussions/Solutions

The focus group broke themselves down into 3 small groups to discuss in greater detail solutions to the problems brought up in the first portion of the meeting. The following 3 topics occurred most often within the small groups.

Transportation Improvement: The one idea common to all 3 groups was the need for transportation improvement. This idea is broad, and took the form of expansion of all services already being provided, better coordination of current services, greater accessibility of current services, and on-demand transit specifically geared toward seniors with a possible transportation voucher to cover costs. The groups also mentioned their affinity for the drivers and said that area is one that is working well.

Mental Health Care Improvements: Groups brought ideas of improvements to mental health facilities and services, as this issue is particularly prevalent among this population. Participants talked about more funding for caregiving services for the mentally ill, as well as the physically ill and aging, as another way to combat this growing issue in Knoxville. They wanted a new facility to replace the loss of the Lakeshore Institute where these people could get the help they need.

Housing: The other idea that two of the three groups discussed was communal housing and multi-generational housing. The groups contended that more community for seniors will also help combat the mental health issue in the area. Communal housing ideas were not just limited to elderly living with other elderly, but included families living together as well in multi-generational housing. This would have an added benefit of fighting isolation and depression

among the elderly. A key desired feature of this type of housing was access to computers and the Internet.

The following needs were voted as lower priority for the groups. While they might not be as high profile as the 3 listed above, they are still important to the senior population.

Pedestrian Improvements: One idea was the need for better sidewalks and sidewalk accessibility around the city, specifically around bus stops, schools, and playgrounds. The concern was that seniors and children are not being given adequate sidewalks to access important places in their neighborhoods.

Fresh Food: Another idea was increased amounts and access to fresh foods. The solutions for this topic were diverse but included the expansion of food banks, 2nd Harvest, Mobile Meals, Connecting Hearts, community gardens, and volunteer grocery drop-off. These programs will also help with at-risk veterans' needs, as that population can be targeted for these services.

Volunteering: The idea of increased volunteering, especially from young people, was popular among the groups. The participants wanted to see students getting some form of academic credit for their volunteer work in food delivery, food preparation, or house cleaning. For college students, the participants came up with another community housing idea where the students could live with the seniors in a group home and assist in the caregiving of the elderly roommates. In this scenario, the seniors again wanted the students to obtain credit for this work.

Promotion of Services: Another encapsulating idea posited by the participants was the promotion of the O'Connor Center and the programs and services offered. Young people can volunteer at that center and many others around town, and senior citizens have access to needed services at these places. More funding was desired so the center can keep offering their programming and services.

Addressing Income Gaps: There was also a concern about a "Catch 22" income gap for senior citizens. They do not have enough income to pay for services, but they have too much income to qualify for assistance under KLF and NHI guidelines. These services can include anything from

minor home repair and accessibility improvements to utility assistance. These people tend to fall through the cracks and end up without services. The group wanted to see this issue addressed.

Hospice Expansion: Hospice is an important area that seniors want to see expanded. Hospices touches many issues, including senior services, education on CHOICES, and senior safety. The seniors desire to see compassionate staff and case managers to ease the process of aging.

Welfare Process Improvements: Finally, the participants wish to have an easier process for those receiving welfare checks. Expedition and clarity are desired characteristics.

Large Group Ranking of Priority Needs

- Increased mental health services & facilities
- Increased funding "across the board"
- More on-demand transit like an Uber for seniors
- Increased funding for caregivers (Connected Hearts, O'Connor)
- System navigation assistance for the elderly/caregivers

After numerous conversations, in both large and small groups, the consensus/number one issue in the minds of the participants of the focus group is the lack of mental health services and facilities. The group expressed a specific concern over the closing of Lakeshore Mental Facility in Knoxville, and went on to say there are not nearly enough facilities or services in the area to accommodate the growing need in this community. The rest of the ideas/solutions are in no particular order. Behind increased mental health services, the focus group strongly desired increased funding in general "across the board." Put briefly, the focus group participants want more funding for every solution discussed in this summary. Another idea brought forth was the need for more on-demand transit for senior citizens. This could take the shape of an "Uber for Seniors" model, or perhaps increased ride-sharing accessibility for seniors. The participants also listed increased funding for caregivers as a top issue. They gave the examples of Connected

Hearts and The O'Connor Senior Center as possible targets for increased funding. Lastly, the group ranked system navigation for the elderly as their final high priority. This could possibly be a city coordinator to make the process of pursuing senior services (Medicare, doctors' appointments, rides to appointments, etc.) easier for the elderly.

Other needs listed included:

- Increased access to fresh food (farmers markets and food banking)
- More multi-generational housing or community living
- Better quality of transportation (more coordination)
- Expansion of KAT Lift program
- Expansion of Hospice and Hospice funded programs
- Better promotion/distribution of Senior Corp book

These ideas were ranked as lower priority than those listed above, but were still very important to the focus group and are not ranked in any order. Increased access to fresh foods was suggested to possibly improve the overall health of seniors as well as to support local farmers. The main avenue of desired implementation would be farmer's markets, however food banking, community gardens, and home delivery food services were mentioned as well. The next concern was the lack of multi-generational housing and community living. The participants expressed concerns over grandparents and great-grandparents helping to raise small children in undersized living spaces, and desired to see more accommodating housing. The next idea brought forward was the bettering of the quality of transportation, and this idea applies to the services already being provided. More pickup/drop-off times and shorter waiting periods were a few of the ideas discussed. The KAT Lift program is also related to this idea, as the participants would like to see it expanded. The next idea was the expansion of Hospice and Hospice funded programs. A program that was specifically discussed was in-home care for patients so family and relatives do not have to spend all of their time in the home, freeing them up to work their jobs. The final one of these main findings discussed was better promotion and distribution of

the Senior Corp Book. According to the focus group, this book is an invaluable tool for seniors when it comes to purchasing goods, services, and handling everyday issues and questions a senior citizen might have. One popular promotion idea was to run PSA's on radio and television during the times when seniors would hear and see them.

Con Plan Focus Group Meeting

Presented by City Community Development Department

September 13, 2019 - Friday
12:00 noon

CODI

NAME	AGENCY/ORGANIZATION	CONTACT INFORMATION
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Christina D. Shipley	CODI / CAC LEADERSHIP / Stop School Pushout / Volunteering	Address: CHRISTINA SHIPLEY@gmail.com
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Tim Adams	WAGWORLD	Email: burkeb@disabilityrights-tn.org Address: 7107 Oldmansper Knoxville 37924 Email: wagn@wagworld.com
Jung E. Rodgers	FIRST BAPTIST CONCORD SPECIAL NEEDS NEEDS	Address: Mamas Shirley Fe yaloc.com Email: Steve Peek@arrived.enseat
Angelica Peltis	CAC - Homeless / Based	Address: Angelica Peltis@concorda.org
Judi Brookshire	Retired from TN School for the Deaf Vol. with Backthrough leaves adults w/ autism	Email: judbrook@aol.com

Con Plan Focus Group Meeting

Presented by City Community Development Department

September 13, 2019 - Friday
12:00 noon

CODI

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Dorris Winton	Knox County Mayor's office	Address: Email: dorris.winton@knoxcounty.org
Dawn Heeley	CODI	Address: Email: Dawn.Heeley@knoxcountyt.org
		Address: Email:
		Address: Email:
		Address: Email:
		Address: Email:

City of Knoxville Community Development

2020-2024 Consolidated Plan

CODI Focus Group

September 13, 2019, 12:30-2:00 PM

CoK Engineering and Public Works

17 Participants

Summary of Priority Needs

- Increased affordable housing & accessible housing (if government funds are used)
- Expansion of City and County ADA office
- Increased “people-centered” case management & wrap around services
- Increased training for public employees on persons experiencing IDD
- Paper roadmap for navigation of city/social services

Background

Community Development staff were invited to eat lunch and conduct a focus group with members of CODI and other stakeholders at the Knoxville Public Works building. CODI is the Mayor’s Council on Disability Issues, and this body serves an advisory role to the mayor concerning issues, policies, and programs that may affect the disabled community. In attendance were representatives of AARP-ET, CAC Transportation, CAC Leadership, Stop School Push Out, United Healthcare-ECF CHOICES, Knox County Disability Committee, Disability Rights TN, DAGWould, First Baptist Concord Special Needs Ministry, CAC Homeward Bound, Breakthrough, Next Step Initiative, Knox County HR, Pellissippi State CC, CoK DSO, and Knox County Mayor’s office.

What is working well?

- Communication Card for KPD, Sheriff's office
- City & County ADA coordinators and assistants
- City & County coordination of ADA staff
- Mayor Rogero
- Highlighted crosswalks
- Accessibility to parks, greenways, and playgrounds
- Accessibility to & education on public transit (Travel Training)
- CAC Transit
- The increase in citizen engagement opportunities
- County ADA transition plan
- Neighborhood conference
- The increase in neighborhood involvement (reaching all neighborhoods)
- City's involvement on the neighborhood level
- Mayor's forum (good coverage of issues)
- Disability-friendly city survey (changes in services, infrastructure)
- City of Knoxville website and Facebook page
- CODI website and Facebook page
- Disabled community is well received by County Commission
- Employment at the city and county

What is not working well? What are unmet needs/gaps?

- Lack of access to healthcare
- Lack of affordable, accessible housing
- Lack of time for ADA assistant
- Lack of lift access beyond routes
- Lack of funding from HUD (funding is being given to some agencies and not others)
- Lack of resources to help people keep their homes and build wealth
- Lack of consistency at bus stops
- Lack of education from the city on predatory purchasing
- Lack of inclusive meetings with community in planning before project phase
- Lack of care/engagement for communities with little or no voice
- Homelessness: service dogs and access to shelters & healthcare
- Education: lack of training on community special needs (Salvation Army), lack of education for service providers/government employees on available services (transportation and housing are being denied)
- Sidewalks (especially accessibility at bus stops)
- CHAMPS: people slipping through the cracks because of questions, limited organizations can do CHAMPS. Developed to create fairness but most vulnerable get preference. Only certain organizations input data. Backlog of people going in to CHAMP.
- Students get new housing but disabled and senior community does not
- Tax codes do not serve low to moderate income residents
- Visibility & Design of single family home construction
- Schools: special needs programs lack consistency
- "Homelessness pipeline is clogged"

-Opioids

-Most marginalized homeless are not being helped because agencies pick recipients who are "most likely to succeed"

-Perception of disproportionate development in some communities: infrastructure, allocation of resources

-City plans encourage gentrification

-Low income citizens are not being advocated for by city and county

Priority Needs/Solutions

Increased affordable housing & accessible housing (if government funds are used): Attendees wanted to see more affordable housing in general. If government funds are used to help in the construction of this housing, then each and every unit needs to be accessible for people with disabilities. Affordable housing is an issue that currently cuts across all populations in Knoxville, and the disabled community is no exception.

Expansion of City and County ADA office: The City and County ADA offices are working well right now, and because of this there was a feeling that those offices need to be expanded. The two offices coordinate and work well together, and the group wants to see their projects and programs expanded to serve even more people in the community. There was a strong sentiment that these two offices have good leaders, so the only problem is that their funding is too low and the programs and services need to be expanded.

Increased "people-centered" case management & wrap around services: Services often do not meet all the needs of the individuals, or "wrap around." This is an issue that the participants wanted to see addressed, and their proposed solution involves a greater emphasis on "people-centered" case management. This means having a more focused approach on service delivery and also being more customer-friendly.

Increased training for public employees on persons experiencing IDD: IDD stands for Intellectual/Developmental Disabilities. People experiencing these sometimes have trouble gaining access to services, interacting with law enforcement, and any number of other communications that are necessary for daily living. The focus group urged the city to consider increased trainings for KPD, the Sheriff's office, Knox County Schools, and City of Knoxville employees on how to deal with situations involving persons within this population. A specific solution that is already in place is the card issued to law enforcement that assists with their communication with deaf individuals. This card is popular among the disabled community and police officers because of its effectiveness. Because of the popularity, the participants desired for the card to be possibly expanded to encompass other IIDs.

Paper roadmap for navigation of city/social services: Dialing the numbers 211 or 311 will connect a person with city services, and while this service is working well, additional services would be ideal. For example, a paper roadmap of how to deal with navigating social and city services would be helpful. These additional services could possibly be coordinated with existing offered services to make the process even easier.

Other Needs/Solutions/Comments

- Education on disabilities for youth/students to prevent bullying
- Sensitivity training (for agencies and in general)
- Increased communication and engagement between city and residents
- More funding across the board, but especially for Disability Rights TN & United Health Care
- More understanding for disabled persons and their specific challenges
- More training/workshops to reach out to community
- Remove barriers: transportation, financial
- More social media use to target youth and other populations

- More equitable distribution of resources
- Word by word assessments for CHAMP: more local control over questions
- More 1 on 1 assessment to prevent people from falling through cracks
- Local landlord summit: emphasized service animals, clarity from legal staff, make sure landlords are being ADA compliant
- Training/workshops for residents when development comes to their neighborhood
- More education on mental health symptoms: examples of mistreatment because of lack of understanding
- De-escalation training for police
- City and County need to advocate on behalf of marginalized residents (CODI could maybe do this if expanded to MPC and other city departments)
- Policy and decision makers are not hearing from disability services advocates
- Office on Homelessness could advocate for disenfranchised
- 211/311 should have case managers as 1st point of contact to connect people with services
- KCS needs liaisons to connect families and students to resources and services (1 stop shopping)
- Education for homeowners on how to build wealth and stay in their homes
- Coalition of agencies is needed to address poverty, gentrification, trauma, etc.
- Get the left access back
- Tax code education

Con Plan Focus Group Meeting

Presented by City Community Development Department

September 16, 2019 -- Monday
5:00pm

Lonsdale Community

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MELUIO (JOE) KYIE	LWA	Address: 1504 Delaware Ave Email: Knox TN 37921
EULALIA JIMENEZ		Address: 1218 Ohio Ave Email: KALEY TN 37921
STEVE SIMPSON	Residents also 1325 Minn. Ave Pastor Open Door Church	Address: 2806 Sherman St. Knoxville TN 37921 Email:
AMBER MATTHIS	1131 Dalcota ave	Address: Email: Amber Matthis 283 Gonnaihera
CATERINA JENNIFER AGUIAR	Lonsdale Parent	Address: 100 Delaware Ave 37921 Email:
FELIX T FRANCISCO		Address: 1131 Connecticut Ave. Email:
ANDREY WALKER		Address: Minnesota 2 Email: Miss Andrey Walker @outlook.com

Con Plan Focus Group Meeting

Presented by City Community Development Department

September 16, 2019 – Monday
6:00pm

Lonsdale Community

Nombre NAME	Organization AGENCY/ORGANIZATION	Información de contacto CONTACT INFORMATION
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Juana Francisca B.	" "	Address: 3315 Midway St. Email:
Antonina Felipe	" "	Address: 1300 Delaware Ave. Email:
Carlos OXF	" "	Address: 1734 Massachusetts Ave Email:
Diana M. Trzopinel	" "	Address: 1734 Massachusetts Ave Email:
Samuel Vireh de Miguel	" "	Address: 1734 Massachusetts Ave Email:

Con Plan Focus Group Meeting

Presented by City Community Development Department

September 16, 2019 - Monday
6:00pm

Lonsdale Community

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		Address: Email:

City of Knoxville Community Development

2020-2024 Consolidated Plan

Lonsdale Community Focus Group - Spanish

September 16, 2019, 6:00-7:30 PM

Lonsdale Elementary School

22 Participants

Summary of Priority Needs

- Increased affordable rental housing
- Improvements to the parks
- Increased number of Spanish-speaking police officers
- Increased health services at lower costs
- Increased number of garbage receptacles

Background

Community Development staff reached out to Kori Lautner to set up a focus group at Lonsdale Elementary School for residents of and stakeholders in that community. Ms. Lautner is the Great Schools Partnership coordinator at Lonsdale Elementary and knows first-hand the needs of the members of the community.

What is working well?

- Garbage & Recycling are picked up on time

- Public transit: wait times, punctuality, and bus stops
- Community feels welcome at the schools
- City of Knoxville takes Lonsdale's opinions seriously
- Police response time is 5 minutes or less
- Brush is picked up

What is not working well? What are the unmet needs/gaps?

- Garbage/Recycling collection: 1 can is not enough for large families. If there is more than 50 lbs. in the can, the collectors leave a note. If recycling is on the ground, it is not picked up. People often have to call because they are being missed.
- Lack of affordable housing (rental & permanent)
- Landlords do not take care of their properties
- Rent is too high (sometimes 2-3 families have to live in one house)
- Missing sidewalks (Louisiana Ave. for example)
- Lights burn out or blink and are not fixed for a long time
- Language barrier with city services, Language Line is not working. Different dialects of Spanish are not represented (Mayan dialects in particular)
- Animals are loose (cats)
- Old houses sit empty and attract criminals
- Parks: lack of usable electricity, bathrooms, water fountains
- Residents fear they will lose the park to new school
- Police: lack of Spanish-speakers, lack of empathy, patience, and courtesy

- Train crossing on Johnston is dangerous
- Lack of access to fresh food
- City directs people to clean up brush
- Neighbors call in on residents for no reason (trash, lawn, etc.)
- Lack of healthy food in schools
- Takes too long to get recycling started at a new house
- Fear of losing home if residents call the city to ask for services
- Lack of affordable health services (3 month wait for Cherokee Health)

Priority Needs/Solutions

Increased affordable rental housing: The attendees were highly concerned about the lack of affordable rental housing in the area. There is simply not enough rental housing to accommodate the need in this community. Of the existing rental property, the attendees expressed that the rent is usually too high for them to pay. Even if they are able to afford the rent, it takes up more than 50% of their income. This disallows them to grow wealth and eventually own a home, which means they are stuck in this cycle for long periods of time. In their eyes, the solution is to build more rental units and to keep them affordable. Tearing down existing empty structures could also facilitate this initiative. This has the added benefit of reducing crime in the area and taking away blighted buildings to construct new rental housing.

Improvements to the parks: The community parks are highly appreciated by the residents, however improvements can be made. More bathrooms are needed and these need to be cleaned more regularly. There is a lack of fresh water, so the installation and maintenance of water fountains is desired. Additionally, usable electricity is a big need. This would allow lights to go up in the park (which reduces crime) but would also allow people to have parties there as well as charge their phones and other devices.

Increased number of Spanish-speaking police officers: The residents of Lonsdale are unique in that many of them do not have English as their first language. Spanish, and Spanish with diverse Mayan dialects, are primary languages in this area. As such, more Spanish-speaking police officers would be helpful in dealing with issues and calls in the area. People who do not speak English at all have no easy way to communicate with officers what their needs are, so they do not always call because of the lack of understanding and language barrier.

Increased health services at lower costs: Health services are too expensive and too scarce, according to the attendees. As an example, Cherokee Health has a 3 month waiting period. Residents of Lonsdale want to have more access to health services at lower costs. Many ailments go untreated simply because they cannot afford treatment or have no idea how to access the system. The attendees asked for more clarity on how to gain access to services as well as lowering the costs of said services.

Increased number of garbage receptacles: While the garbage pickup is something that is working well, only having 1 receptacle is not working for larger families. Providing an additional receptacle for large families would be an easy thing for the city to do, and it would be a huge help to these families. This would facilitate pickup as the workers no longer would have to leave notes about garbage/recycling bags on the ground or the receptacle weighing more than 50 pounds.

Other Needs/Solutions/Comments

- Reduced time between recycling signup and delivery of services
- Increased education about recycling and how to access those services
- Better enforcement of laws/codes and more education on laws/codes
- Workshop on tenants' rights
- Increased job training, access to jobs
- More affordable childcare

- Increased education on public transit
- More direct routes on public transit (grocery stores, jobs, etc.)
- Increased shelters at stops & more maps at stops
- Increased crosswalks guided with lights
- Installation of traffic light at Heskell and Johnston
- Increased usage and promotion of language line (add Mayan dialects)
- Increased animal control and responses to calls
- Installation of arms at RR crossing on Johnston
- Increased access to food
- Increased police training on how to communicate with Latinx persons

City of Knoxville Community Development

2020-2024 Consolidated Plan

Lonsdale Community Focus Group - English

September 16, 2019, 6:00-7:30 PM

Lonsdale Elementary School

6 Participants

Summary of Priority Needs

- Better relationship between KPD & neighborhood
- More community schools (K-8th grade)
- Increased Affordable Housing
- Improvements to Rec Centers
- Improvements to Infrastructure

Background

Community Development staff reached out to Kori Lautner to set up a focus group at Lonsdale Elementary School for residents of and stakeholders in that community. Ms. Lautner is the Great Schools Partnership coordinator at Lonsdale Elementary and knows first-hand the needs of the members of the community.

What is working well?

- Lonsdale Park at the school
- Lonsdale Homecoming
- Rec Center After-school Program
- Minor Home Repair Program
- LIHEAP
- Trash and brush pickup

What is not working well? What are the unmet needs/gaps?

- Lack of advanced notice & info about DBY & LIHEAP
- Not qualifying for LIHEAP because of income requirements
- No incentive to work because you lose your government assistance
- Rental units are not fit to live in, too expensive – predatory landlord price hikes
- Lack of education about credit, finances, and predatory lending in the inner city
- Difficulty for low income people to qualify for Homemakers & similar programs
- Number of blighted properties
- Lack of upkeep (mowing) at blighted properties
- City's goal is "to keep people in their homes" but what if you need more space for your family?
- KUB rates: people can't afford them (especially in summer), too high (gas & electric), fees and late charges are inhibitive
- KUB employees are not reading meters
- Water pressure is decreasing

-“Code are not working out here at all.”

-Waitlist for recycling bins

-Ohio Avenue is in disrepair and is tearing up cars

-Weatherization: windows have to be broken to qualify. Utilities bills did not drop after installation

-Western Heights was torn down and housing was not replaced

Priority Needs/Solutions

Better relationship between KPD & neighborhood: The attendees wanted the interactions and relations between Lonsdale residents and local law enforcement officers to be more positive. Faster response times are also a need in this community. Improvements in the relationship between KCDC security and the neighborhood are also important.

More community schools (K-8th grade): Community schools foster a sense of place in one’s community, and the attendees wanted to see Lonsdale become a K-8 school.

Increased Affordable Housing: The lack of affordable housing in Lonsdale was a big concern for the group. The attendees wanted to see the stabilization of rents, as well as more housing in general. There was also a desire for more down payment assistance as well as more owner-occupied rehab. They wanted to see solar panels be made affordable and the installation of new windows from KEEM to increase energy efficiency. They also wanted KUB fees frozen.

Improvements to Rec Center: The attendees want improvements to the Rec Center in Lonsdale to facilitate the completion of schoolwork the children may have. Computers would be a great start according to the attendees.

Improvements to Infrastructure: This includes paving and repairing streets, better trash pickup, more lighting, and more crosswalks. There was also an expressed desire to have speed bumps on Connecticut Avenue.

Other Needs/Solutions/Comments

- Blight and Code enforcement and investigation
- Repair Ohio Avenue
- Stabilize rents at KCDC while people adjust to higher income
- More than one trash pickup on holidays
- Increased accessibility for low/mod income to Homemaker's program and credit score (OORH low interest loan)
- Creation of a program for more homeowner housing
- How many KEEM units were renters?

Con Plan Focus Group Meeting

Presented by City Community Development Department

September 17, 2019 - TUESDAY
3:30pm

SEED

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Con Plan Focus Group Meeting

Presented by City Community Development Department

September 17, 2019 – TUESDAY
3:30pm

SEED

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Con Plan Focus Group Meeting

Presented by City Community Development Department

September 17, 2019 -- TUESDAY
3:30pm

SEED

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City of Knoxville Community Development

2020-2024 Consolidated Plan

SEED Focus Group & Online Survey Training

September 17, 2019, 6:00-7:30 PM

SEED Headquarters

23 Participants

Ideas/Needs

- More volunteer contact to find group
- More youth opportunities: jobs, job training, mentoring (something to do)
- Increased accessibility for disabled population
- More shelters for homeless families: qualification, do not exclude man of the family
- More youth centers: 18+, housing, transportation, gyms/rec centers that are free
- Increased housing assistance for families without children
- Increased emphasis on a reduction in gun violence
- More income based housing not "in the hood"
- More affordable or free childcare
- More housing vouchers (if you are paying rent then you cannot receive benefits for housing)
- More mental health facilities and greater emphasis on mental wellness
- Anti gang violence

Con Plan Focus Group Meeting

Presented by City Community Development Department

September 20, 2019 - FRIDAY
11:00am

GREAT SCHOOLS PARTNERSHIP

NAME	AGENCY/ORGANIZATION	CONTACT INFORMATION
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City of Knoxville Community Development

2020-2024 Consolidated Plan

Great School Partnership Focus Group

September 20, 2019, 11:00 AM-1:00 PM

GSP Headquarters on Gay Street

11 Participants

Summary of Priority Needs

- Increased funding for schools that have higher needs
- Decrease the Parent Responsibility Zone
- KUB Board that supports lower fixed rates, more weatherization, & low or no fees
- Increased affordable housing & permanent supportive housing
- Ask business to support corridors, vacant buildings, & redevelopment zones

Background

Community Development staff asked Stephanie Welch to organize a focus group with Great Schools Partnership staff and liaisons. Represented at this meeting were liaisons of the community schools of Knoxville and the Great Schools Partnership organization.

What is working well?

- GSP resource manual

- Word of mouth, network of services and churches
- Families have easy access to resources/services because of coordinators in schools
- 211
- CAC
- Grandparents as parents (CAC)
- T.O.W.E.R.S. (UT program)
- Volunteer groups who need hours (UT, Volunteer E.T.)
- Second Harvest
- RTA clothing drive
- Neighborhood associations
- Helen Ross McNabb is in every community school
- Positive Intervention Team
- Guidance Counselors
- Faith-based organizations
- People with housing issues have legal aid and VMC
- Compassion Coalition
- Centro Hispano
- Media/radio stations
- Knox County Health Department (dental care)
- ELGIN
- East Knox Lions Club

What is not working well? What are the unmet needs/gaps?

- Not all schools have a full time counselor or a GSP representative
- GSP staff has to work to meet gaps because of a lack of social workers/guidance counselors
- Amount of resources/services available to families (weatherization, CAC, etc.)
- Hard for families to take advantage of some community resources
- Chronic absentee program
- Lack of mixed middle income housing
- Negative stigma surrounding affordable housing
- Big jump from homeless/KCOC/very low income housing to middle class homes (nothing in-between)
- Some neighborhoods lack basic resources: transportation, food access, sidewalks, clothing, and hygiene
- Lack of supervision over landlords
- Road safety for kids (especially crossing Western Avenue)
- Families cannot find affordable housing and some are homeless
- Busy roads are hard to cross
- Lack of neighborhood security leads to increased criminal activity
- Blighted property
- Lack of pride in the community
- Negative relationship between KPD & neighborhoods
- Opioid and general drug use

- KCDC is not working to transition people out of poverty and into homeownership/wealth creation
- Gap between having the resources and getting people to use them
- Hard to get resources with a criminal background
- Lack of income and other barriers for families
- When families do well, they have to pay more for rent, food, utilities, etc.
- Families "make too much money for services" (The Cliff Effect)
- Landlords will not accept vouchers (single or multi-family)
- Homes are quickly being flipped and losing affordable status
- There are not enough wages available to support a family with parents working a reasonable number of hours
- Lack of money & staffing for capacity building in neighborhoods
- Not enough funding for weatherization
- KUB fixed rates

Priority Needs/Solutions

Increased funding for schools that have higher needs

Decrease the Parent Responsibility Zone

KUB Board that supports lower fixed rates, more weatherization, & low or no fees

Increased affordable housing & permanent supportive housing

Ask business to support corridors, vacant buildings, & redevelopment zones

Other Needs/Solutions/Comments

- Rethink the formula within schools for number of social workers assigned
- Government partnering in schools
- Incentivize employers to pay higher wages/living wage
- Remove barriers for services for undocumented people
- Increased and better addiction support services
- More playgrounds
- More small neighborhood schools instead of larger zone-schools
- Social workers in KCDC housing to track absenteeism
- Eliminate inconsistencies between City & County services & school areas
- More intentional effort to prevent culture shock
- Incentivize tax sale properties for affordable housing
- Hold landlords accountable
- Mixed middle housing: homeless --> large homes
- Better access to transportation, food, sidewalks
- More positive police interaction & visibility
- More capacity for mentoring kids in the community
- Expand KAT services
- Better infrastructure
- More homeless services/resources in South Knoxville

Con Plan Focus Group Meeting

Presented by City Community Development Department

September 19, 2019 - THURSDAY
1:30pm

AFFORDABLE HOUSING

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Bar Bentler	1000	Address: Email:
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Jason McJames	NJHI	Address: 4 Montgomery & Hill Sts Email: jason.mcjames@njhi.org
JOHN STEPHAN	ELMINGTON	Address: 118 N. Main St, Ste 200 Nashville TN 37203 Email: jstephan@elmingtoncapitol.com
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Con Plan Focus Group Meeting

Presented by City Community Development Department

September 19, 2019 - THURSDAY
1:30pm

AFFORDABLE HOUSING

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Linda Rust	COK	Address: Email:
RT McBride	COK	Address: Email:
Hope Ealey	COK	Address: Email:
		Address: Email:
		Address: Email:
		Address: Email:
		Address: Email:
		Address: Email:

City of Knoxville Community Development

2020-2024 Consolidated Plan

Affordable Housing Developers Focus Group

September 19, 2019, 1:30-3:00 PM

O'Connor Senior Center

12 Participants

Summary of Priority Needs

- Standardization of Eligibility Requirements
- Land Bank
- Increased encouragement of construction and contracting training
- Increased flexibility in funding to do more acquisition rehab
- Creation of Central Repository of contractors
- Increased assistance with upkeep post-purchase
- Change in max after rehab value (currently \$168,000)
- Giving priority to affordable housing development permits
- Increased funding for acquisition for Section 8 homeownership

Background

Community Development staff scheduled a meeting at the O'Connor Senior Center with stakeholders in the housing development community. In attendance were representatives of Home Source East TN, LHP Capital, KCDC, HRMC, NHI, Elmington, CAC, ETHDC, HomeSource, Knox County Community Development, and KLF, and Southeastern Housing Foundation.

What is working well?

- Awareness of issues is increasing in the community
- Section 8 Homeowner Program increases accessibility to homeownership to new people and is only capped by the number of eligible families
- THDA: funds go directly to CHDO to move outside of the city
- DPA
- Transition from KCDC to homeownership
- Awareness of Section 8 homeowner program
- Leveraged resources allow more to be done for MHR clients
- THDA (single and multi)
- Requirements are easier for multi-family (don't have to have a client lined up)
- Knox Worx & CAC's weatherization model
- Homebuyer readiness program (NHI)
- City's DBE database
- City staff: application process, commitment to projects, transitioned smoothly, good job aligning priorities with HUD, THDA, and City of Knoxville. Legal department also getting things done quicker.
- ARDF – path forward for KCDC
- Revitalization (5 Points) – helps with making people want to purchase homes in the area

What is not working well? What are the unmet needs/gaps?

- Lack of buildable land

- Unable to compete with cash offers
- Lack of affordable homes, people cannot choose where they want to live
- Appraisals: need huge subsidies to make homes affordable in revitalized areas (Mechanicsville)
- Affordable housing does not exist without subsidies
- Homeowners cannot afford upkeep of homes
- Individuals and programs are tied up by eligibility requirements & income limits
- Waitlist for MHR (cap of 300 on official list, much more on unofficial list)
- 4,000 on weatherization waiting list
- Some jobs are beyond CAC's ability
- Each program has unique rules that make it hard to collaborate (i.e. weatherization)
- Differences between municipalities regarding eligibility and what can/cannot be done
- Lack of opportunities to become a homeowner
- Rising cost of construction materials
- Lack of skilled contractors
- Skilled contractors cost more
- Lack of living wages so individuals can afford homes
- DBE system: clunky, difficult to use, does not lead agencies to affordable, quality contractors
- Insurance & worker's comp issues with contractors
- Minority and small contractors need help with bidding, executing, invoice, insurance, and working on CAC's contracts
- Perception that multi-family developers are taking care of the problem but that is not the case as the waitlist has not gone down

- Shortage of vouchers: 5,000+ on KCDC waiting list with 50-60% "success" rate
- Lack of multi-family units
- Lack of capital to build desired structures
- Lack of permanent supportive housing & funds to maintain it

Priority Needs/Solutions

Standardization of Eligibility Requirements: The eligibility requirements for different programs are almost as varied as the programs themselves. Because of this, there exists a lot of confusion about which programs a person can be accepted into, and being accepted into one by no means grants that same person access to another. The participants in this focus group suggested that standardizing these requirements would make screening these cases much easier and more efficient. As an example, some programs are required to look at income going back, while others must look at future income. Weatherization is 200% of the poverty line, but CoK/HUD is 80% of the area median income. Standardized requirements would make life much easier for these organizations.

Land Bank: Given that the current real estate market is highly competitive, the best land and best houses are selling for more and more money. According to the participants, a land bank would be a good way to level this playing field a bit. The creation and use of a land bank would also help to facilitate people from rental status to homeownership.

Increased encouragement of construction and contracting training: The group made the point that many new contractors are unaware of the rules and regulations that go along with that profession. To help mitigate this and potential problems that can and do arise, they suggested more training for contractors so they can avoid making mistakes on the job that cost them and the organizations they are working for time and money. Construction training is also crucial, as they are usually high paying jobs that are currently going unfilled. This is due to a lack of trained and skilled workers, so more training in this area is also desired.

Increased flexibility in funding to do more acquisition rehab

Creation of Central Repository of contractors: The organizations are currently having trouble finding good contractors to do the work that they need done. A central repository could help solve this problem. It could look like a portal for potential projects for contractors, with ratings of past work and other assistance for both contractors and organizations.

Increased assistance with upkeep post-purchase: Housing maintenance after the purchase is important to retain the value of the home and property it sits on. The participants said that this is especially true for Section 8 housing. They requested increased funds to assist with upkeep to help with this issue.

Change in max after rehab value (currently \$168,000): This value could be raised to potentially assist more homes and individuals.

Giving priority to affordable housing development permits: The group wanted to see future priority given to affordable housing development permits in the city. This reaches across multiple departments, including but not limited to Community Development, Codes, and Engineering. The logic here is the organizations are wanting the "best bang for their buck."

Increased funding for acquisition for Section 8 homeownership: This is a priority need because these organizations are wanting to see more individuals and families transition from renting their living space to owning their living space. Increased funding for Section 8 homeownership is just one of many ways to potentially accomplish this.

Other Needs/Solutions/Comments

- Construction Loans
- Revolving loan fund model at CoK for CHDOs
- Job training for homebuyers
- Increased support for schools
- Increased flexibility in insurance requirements for small contractors

- Increased units that accept vouchers
- City needs to help NHI leverage other non-profits
- Increased level of choice in where people want to live
- Increased emphasis on helping all neighborhoods and being community leaders
- Increased funding for multi-family developments
- Increased emphasis on Long-Term homeownership: frees up affordable rental space and is the key to building wealth
- Better balance between renting and homeownership
- Streamlined process for people from KCDC to homeownership
- Increased coordination of marketing & promotion
- People are living where they can, not where they want to (i.e. Lonsdale & East Knoxville)
- Beneficiary Input: people are more likely to follow through and make payments when they like the home and the area it is in
- Prices are too high in places like Mechanicsville
- Tenants lack money to put aside for maintenance

Community Needs Questionnaire - Positively Living

The Consolidated Plan is a HUD-mandated strategic plan designed to help local jurisdictions, like the City of Knoxville, to assess their affordable housing, economic development, and community development needs and market conditions, and to make data-driven, place-based investment decisions.

Your insight on this survey will help our department as we set our five-year priorities. Please answer the questionnaire based on your past experiences. Thank you for your feedback and for helping to make Knoxville a better place to live, work, and play!

Your Name: **Kim Lauth, CFRE**
Chief Mission Implementation Officer
Organization: **Positively Living**
Phone Number/Email Address: **Klauth@positively-living.org 865-525-1540 Ext.396**
Date: **September 30, 2019**

Please answer the following questions to the best of your ability. Use as much extra space as you need to be as descriptive as necessary.

1. What changes have you seen for Positively Living and the populations that it serves in Knoxville (over the last few years)?
We have seen an increase in the number of people testing HIV positive and Hep C positive - which relates to our testing of a population that injects drugs.
2. What resources are working well for Positively Living and the populations that it serves in terms of programs, services, etc.?
Our Harm Reduction services started last year and are giving us access to a new client base – people who inject drugs. Through our medical clinic we are able to start people on HIV treatment quickly – often the same day they are diagnosed. Through this quick start treatment model, persons living with HIV can reach an undetectable viral load in 6-8 weeks.
3. What challenges exist for Positively Living and the populations that it serves in Knoxville?
**Access to drug treatment services and programs for clients we serve.
Access to low barrier housing.
Access to funds to support syringe services.**
4. We'd like you to think about these challenges and the unmet needs for Positively Living and the populations that it serves by asking you to list those needs.
See #3
5. Now we'd like you to prioritize the top three (3) of those needs from question 4.
See #3

6. Do you have any other comments?

Please send this back to:

Linda Rust, Community Development Administrator
City of Knoxville Community Development Department
400 Main Street, Suite 515
Knoxville, TN 37902
865 215 2357

Or email/scan and email to LRust@knoxvillem.gov

Also, please fill out a survey and feel free to share it
among your colleagues, clientele, and others. Thank you!

www.surveymonkey.com/r/2020CPlan

City of Knoxville Consolidated Plan Questionnaire – Knox County Schools

Name: Gail Byard
Organization: Knox County Schools
Phone Number: 865-594-1839
Email Address: gail.byard@knoxschools.org
Date: Oct. 3, 2019

Background:

The Consolidated Plan is a HUD-mandated strategic plan designed to help local jurisdictions, like the City of Knoxville, to assess their affordable housing, economic development, and community development needs and market conditions, and to make data-driven, place-based investment decisions.

Your insight on this survey will help our department as we set our five-year priorities. Please answer the questionnaire based on your past experiences. Thank you for your feedback and for helping to make Knoxville a better place to live, work, and play!

Please answer the following questions to the best of your knowledge and ability. Please use as much space as you need.

1. What changes, if any, have you seen in broadband internet service for KCS students over the last few years?
 - From our perspective, it seems that availability of high-speed internet access has improved over the past few years. However, I don't have data to support that impression.
2. What, if anything, is working well in terms of broadband internet service for KCS students? (Access, cost, etc.)
 - There are a few programs offered by internet service providers that make the cost of home internet very affordable, based on income. However, it is my impression that some of the low cost options for internet access only allow families to take advantage of their program (i.e., sign up) once per year. This is a disadvantage for some of our underserved populations who move frequently.
3. What challenges, if any, do KCS students face in terms of broadband internet service? (Access, cost, etc.)
 - Similar to mobility, many of our families in underserved communities do not have access to a computer or tablet. It has been our experience that mobile device and service is the tool many families rely on for access to information.
4. What are the unmet needs, if any, of KCS students regarding broadband internet service?
 - Affordability and stability of mobile devices and services (Wifi) will benefit underserved populations far more than physical land-based broadband.

5. Now we'd like you to prioritize the top three (3) of those needs from question
 - Availability of free, accessible Wifi needs to be ubiquitous throughout public and high traffic areas. Access to affordable and sustainable mobile devices for students, then parents would
6. Do you have any other comments?

Please send this back to:
Linda Rust, Community Development Administrator
City of Knoxville Community Development Department
400 Main Street, Suite 515
Knoxville, TN 37902
865-215-2357

Or email/scan and email to:
LRust@knoxvilletn.gov

Also, please fill out a survey and feel free to share it with
colleagues, clientele, and others, through October 7, 2019.
www.surveymonkey.com/2020CPlan

For more information about the City of Knoxville's Consolidated Plan, please go to:
www.knoxvilletn.gov/development

Thank you!

Community Needs Questionnaire – Bridge Refugee Services

The Consolidated Plan is a HUD-mandated strategic plan designed to help local jurisdictions, like the City of Knoxville, to assess their affordable housing, economic development, and community development needs and market conditions, and to make data-driven, place-based investment decisions.

Your insight on this survey will help our department as we set our five-year priorities. Please answer the questionnaire based on your past experiences. Thank you for your feedback and for helping to make Knoxville a better place to live, work, and play!

Your Name Katie Weber
Organization Bridge Refugee Services, Inc
Phone Number/Email Address (865) 549-1311 ext. 102
Date 10/16/19

Please answer the following questions to the best of your ability. Use as much extra space as you need to be as descriptive as necessary.

1. **What changes have you seen for Bridge and the refugee population that it serves in Knoxville (over the last few years)?**

There have been many changes in the population that Bridge serves in the last several years. First, new arrivals have been reduced significantly due to the travel ban and reduction in admissions for legal refugees. The nationalities that we serve has also changed significantly. For many years, Iraqi refugees were our dominant population but now 70 percent of the clients we serve are from the Democratic Republic of the Congo. This population has a very high percentage of single mothers with young children and we have struggled to ensure that these families are able to pay for their own housing expenses (even after finding them jobs and childcare). 48 percent of our new refugee arrivals this year have been single mothers and their children. As a result, we have applied for Section 8 vouchers for every single parent household resettled in the last year and this has been critical in preventing these families from becoming homeless.

2. **What resources are working well for Bridge and the refugee population that it serves in terms of programs, services, etc.?**

We have developed a good relationship with the employees at the Section 8 office and with KCDC. They have been great about allowing our clients to come in for appointments as a group and providing Swahili/Kinyarwanda interpretation for them. I feel like they recognize that this population needs additional support and are willing to provide it.

3. **What challenges exist for Bridge and the refugee population that it serves in Knoxville?**

The high percentage of single-parent households has greatly strained Bridge's private funds and required intensive case management services from our staff. Applying for Section 8 for almost half of our caseload has generated an additional volume of work for our case managers and for clients who often do not understand the importance of

gathering relevant documentation for their applications. With the cost of rent increasing quicker than wages, Bridge staff worries that Knoxville is becoming a less livable city for refugees and new immigrants.

4. We'd like you to think about these challenges and the unmet needs for Bridge and the refugee population that it serves by asking you to list those needs.

-Clientele is largely unfamiliar with public transportation; intensive bus training is needed (ideally a collaboration with KAT)

-Lack of landlords participating in the Section 8 program, making it even harder for clients to access affordable housing

-Discrimination against refugees in the local housing market

-Insufficient shelters for women fleeing domestic violence in Knox County. Many clients have to leave the county to find a space for the night.

-The need for significant private funds to support single mothers while they look for work and find affordable housing

5. Now we'd like you to prioritize the top three (3) of those needs from question 4.
 - 1) Lack of landlords participating in Section 8 program
 - 2) Need for intensive bus training
 - 3) Lack of domestic violence shelters in Knox County

6. Do you have any other comments?

Please send this back to:

Linda Rust, Community Development Administrator
City of Knoxville Community Development Department
400 Main Street, Suite 515
Knoxville, TN 37902
865-215-2357

Or email/scan and email to LRust@knoxvilletn.gov

Also, please fill out a survey and feel free to share it among your colleagues, clientele, and others. Thank you!

www.surveymonkey.com/t/2020CPlan

Community Needs Questionnaire – Diversity Business Advisory Council

The Consolidated Plan is a HUD-mandated strategic plan designed to help local jurisdictions, like the City of Knoxville, to assess their affordable housing, economic development, and community development needs and market conditions, and to make data-driven, place-based investment decisions.

Your insight on this survey will help our department as we set our five-year priorities. Please answer the questionnaire based on your past experiences. Thank you for your feedback and for helping to make Knoxville a better place to live, work, and play!

Your Name Nikitia Thompson
Organization KUB Procurement/ Nikitia Thompson Realty
Phone Number/Email Address: 865-606-1105/ 865-382-3540 Nikitia.Thompson@kub.org
Date 10/3/2019

Please answer the following questions to the best of your ability. Use as much extra space as you need to be as descriptive as necessary.

1. What changes have you seen for DBEs in Knoxville (over the last few years)?
More engaged. I believe the city is being more intentional on reaching out and educating DBE's on the City's process.
2. What resources are working well for DBEs in terms of programs, services, etc.?
Outreach, Expo, the Diversity focus group exchanging information, setting a goal for each department
3. What challenges exist for DBEs in Knoxville?
Time to prepare for bid, insurance, price, back office support, sustainable workforce, lack of bid package knowledge, pre-qualification requirement
4. We'd like you to think about these challenges and the unmet needs of DBEs by asking you to list those needs.
 1. Price
 2. Bid Preparation/Education
 3. Insurance/Bond level
 4. Back Office Support- help on bidding, Bid prep, invoicing, communication, accessing the information, Time management
5. Now we'd like you to prioritize the top three (3) of those needs from question 4.
See above
6. Do you have any other comments?
I think the City is putting forth a strong effort. I believe the City/County of Knoxville needs a data base for DBE's that will be maintained and supported by a collaboration of City and County entities. Hopefully this would move to strengthening the DBE's in Knoxville as a whole.

Please send this back to:

Linda Rust, Community Development Administrator
City of Knoxville Community Development Department
400 Main Street, Suite 515
Knoxville, TN 37902



Knoxville Tennessee Branch

NAACP

**Community Needs Questionnaire
Completed by Knoxville NAACP
September 24, 2019**

1. What changes have you seen in NAACP's mission or in the priorities of your members (over the last few years)?

The mission of the NAACP remains the same: The mission of the National Association for the Advancement of Colored People (NAACP) is to secure the political, educational, social, and economic equality of rights in order to eliminate race-based discrimination and ensure the health and well-being of all persons.

The Knoxville NAACP stands at a higher alert because of the recent climate in the nation, the State of Tennessee's political process, and the tension we observe and experience in East Tennessee and in Knoxville.

2. What's working well for the NAACP in terms of community programs/services/etc.?

- The engagement of the Office of Community Development in the Housing Committee's study group.
- Our engagement with the education coalition, which works on reducing disparities within our local schools.
- The engagement and support we have received from the elected officials who represent East Knoxville.
- PARC receptive to addressing concerns and complaints.

3. What challenges are the NAACP dealing with in terms of community programs/services/etc.?

- Ongoing race-based discrimination in the areas of employment, criminal justice, housing, health care, and education.
- The concerns that we brought forward in the Revoke process were not considered, acknowledged, nor included in the final outcome.

4. We'd like you to think about these challenges and the unmet needs of NAACP or its members by asking you to list those needs.

Lack of affordable housing
Displacement of renters
Homelessness
Loss of hospital and health care facilities.
Racial tension.
Community and economic development within East Knoxville.
Police and community relations.
Those who make complaints to PARC are not satisfied because their issues are not resolved.
Lack of adequate public transportation to job centers.

5. Now we'd like you to prioritize the top three (3) of those needs from question 4.

Economic development within East Knoxville and Mechanicsville.
Affordable Housing
Lack of public transportation to job centers.

Other points: The other points listed in question 4 are important, too.

Consolidated Plan Input

Bruce Spangler <bspangler@vmcinc.org>

Wed 8/7/2019 8:13 AM

To: Linda Rust <lrust@knoxvilletn.gov>

Linda,

In completing the Survey Monkey to provide input on the Consolidated Plan, I would like to recommend the inclusion of a "Low-Barrier, Housing Focused Emergency Shelter" as a component need for our community to address the experience of homelessness.

Many thanks,

Bruce

Dr. Bruce W. Spangler, CEO

Volunteer Ministry Center

511 N Broadway

Knoxville, TN 37917

865-524-3926, ext. 225 (office)

865-257-1549 (cell)

bspangler@vmcinc.org

"No moral code or ethical principle, no piece of scripture or holy teaching can be summoned to defend what we have allowed our country to become." Matthew Desmond on America's Housing Crisis

II. Public Meeting – January 21, 2020

Knoxville NEWS SENTINEL

PART OF THE USA TODAY NETWORK

CITY OF KNOXVILLE COMMUNITY DEV.
P O BOX 1234

KNOXVILLE, TN 37801

State of Wisconsin)
County of Brown)

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

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

January 4, 2020

and that the statement of account herewith is correct to the best of said Notary's knowledge, belief and honest opinion.

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Notary Public

Subscribed and sworn to before me this January 15 2020

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To: [Name], [Address] City, State, Zip State of Wisconsin

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CITY OF KNOXVILLE COMMUNITY DEVELOPMENT

Community Development is presenting the results from its 2020-2024 Consolidated Plan community engagement process. The department collected feedback about Knoxville's *Community Priority Needs*. This information has been used to draft Goals and Objectives that will guide the department's spending for the next five years.

Join us as we unveil the results of the community engagement process and the Draft Priority Goals and Objectives and share your feedback.

TUESDAY - JANUARY 21, 2020

6:00PM-7:30PM

O'CONNOR SENIOR CENTER

611 WINONA STREET, KNOXVILLE TN, 37917

For more information, call 311 and ask for Community Development or visit our website: <http://knoxvilletn.gov/development>.

If you have Limited English Proficiency (LEP) and want to request interpretation services, please contact Tatia M. Harris at tharris@knoxvilletn.gov or 215-2831. If you are a person with a disability who requires an accommodation in order to attend a City of Knoxville public meeting, please contact the City of Knoxville's ADA Coordinator, Stephanie Brewer Cook, at scook@knoxvilletn.gov or 865-215-2034 no less than 72 hours prior to the meeting you wish to attend.



Neighborhood Advisory - Tuesday, January 14, 2020

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More actions

City of Knoxville, Office of Neighborhoods <dstarp@knoxvilletn.gov>

Tue 1/14/2020 2:02 PM

- ◆ Linda Rust

Knoxville Neighborhood Advisory - Vol. 13, No. 2 -

Tuesday, January 14, 2020

PDF version: <http://bit.ly/NeighborhoodAdvisory-2020-01-14>

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



1. Chilhowee Park Hosts Community Café
2. Deadline for Neighbor of the Year Nominations Is This Friday!
3. OON Thanks 2020 Neighborhood Conference Sponsors
4. Potential Leaders Are Asked To Give Input
5. CAC VITA Program Offers Free Tax Assistance

6. **Community Development Hosts Meeting to Discuss Consolidated Plan**
7. **HZC and BZA Meet This Thursday**
8. **City Offices Close to Commemorate MLK Holiday**
9. **Keep Knoxville Beautiful to Speak at Neighborhood Meetings**
10. **Census 2020 Is Hiring**
11. **Knoxville Neighborhoods Calendar** (click link for online calendar)

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

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

1. Chilhowee Neighbors Host Community Café

Chilhowee Park Neighborhood Association invites East Knoxville neighbors to participate in roundtable discussions about opportunities and issues that matter to you! The Community Café will be held Thursday, Jan 23, from 6:30-8:30 p.m. at Perk City, 3229 E. Magnolia Ave.

During the Community Café, neighbors will gather in groups of 4-5 and spend about 20 minutes discussing a question posed by the facilitator. After 20 minutes, groups break up and reassemble in different configurations to address a new question. After several rotations, the facilitators ask participants to share insights or other results from their conversations with the rest of the large group.

Did you know you may qualify for free tax assistance? The L.T. Ross Building Volunteer Income Tax Assistance (VITA) program offers free tax preparation for City of Knoxville Employees, Retirees and Families.

VITA is offered to low- or moderate-income individuals and families on a first come, first served basis. VITA taxes are prepared with the help of highly qualified, IRS-certified volunteers. VITA volunteers are experienced at filing most types of basic tax returns, and many are current or retired business, educational, or financial professionals. Many families qualify for VITA tax assistance; check benefits.gov to see if you qualify.

The L.T. Ross VITA program runs from Wednesday, Jan. 22, through Wednesday, April 15, at the L.T. Ross Building, 2247 Western Ave., on the following days and times:

- Mondays & Wednesdays: 3-7 p.m.
- Tuesdays & Thursdays: 10 a.m.-3 p.m.
- Saturdays (February only): 9 a.m.-2 p.m.

To schedule an appointment, call 546-3500. For more information and other appointment only free tax sites, visit <http://www.knoxcaovita.org/>.

VITA is completely free and confidential. Tax returns are filed electronically, unless otherwise specified.

6. Community Development Hosts Meeting to Discuss Consolidated Plan

Come out and have a voice in the City of Knoxville Community Development Department's Five Year Consolidated Plan for program years 2020-2024.

Join us Tuesday, Jan. 21, at 6 p.m., at the John T. O'Connor Center, 611 Winona St., to discuss how the City can best spend Federal funds from the U.S. Department of Housing and Urban Development (HUD)'s Community Development Block Grant, HOME Investment Partnerships (affordable housing) grants, and Emergency Solutions Grants (homeless services) programs, to address community needs and priorities.

City staff will present a summary of information collected from this public/citizen participation and consultation process, a summary of housing-needs data, and draft priority goals and strategies that will guide the types of programs that HUD funds may be used for, beginning in July 2020. The City will also share a timeline for further public participation, an outline of a process for the development of an Analysis of Impediments for Fair Housing Choice, and take comments from meeting participants.

Come out, share your input, and have a hand in creating a better Knoxville. For more information, contact Linda Rust at lrust@knoxvilletn.gov or 215-2962. It is anticipated that the draft Consolidated Plan will be made available for public review and a 30 day public comment period in early April 2020.

If you are unable to attend the meeting, your feedback is still appreciated. Information presented at the meeting will be made available on Wednesday, Jan. 22, on the City's website www.knoxvilletn.gov/development.

The O'Connor Center is wheelchair accessible. If you are a person with a disability who requires an accommodation in order to attend a City of Knoxville public meeting, please contact the City of Knoxville's ADA Coordinator, Stephanie Brewer Cook at 215-2034 or sccook@knoxvilletn.gov no less than 72

business hours (3 business days) prior to the meeting you wish to attend.

The City of Knoxville is committed to meeting the needs of non-English speaking residents. If you have Limited English Proficiency (LEP) and want to request interpretation services, please contact the City of Knoxville's Title VI Coordinator, Tatia M. Harris at tharris@knoxvilletn.gov or 215-2831, at least 48 hours (2 days) prior to the meeting.

7. HZC and BZA Meet This Thursday

Five properties are on the agenda for this week's meeting of the **Historic Zoning Commission (HZC)**, meeting on **Thursday, Jan 16, at 8:30 a.m.**, in the Small Assembly Room, City County Building, 400 Main St.

Properties to take note of are: 1321 Harvey Rd., 1600 Jefferson Ave., 2301 Jefferson Ave., and 115 James Agee St. See the [agenda](#) for more information.

The **Board of Zoning Appeals (BZA)** hears certain appeals of denials of building permits by the City's Plans Review and Inspections Department. An applicant can request a variance from the Zoning Code requirements or can appeal an administrative official's interpretation of the Zoning Code.

BZA will meet Thursday, Jan 16, at 4 p.m., in the Small Assembly Room, City County Building, 400 Main St.

The [agenda](#) includes the following petitions: 4204 Bruhir Rd., 1610 Forest Ave., 3848 Tatiluna Ave., 6907 Stone Mill Dr., 1100/1104/1110/1114 Clinch Ave., 6529 S. Northshore Dr., and 710 N. Cherry St.,

ConPlan Public Meeting
 Presented by City of Knoxville's, Community Development Department

January 21, 2020
 6:00 p.m.

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

Name	Agency/Organization	E-Mail	Mailing Address
Kevin Tombs	St. John		207 W. Scott Ave
Miss P. S. C.		missp@knox.gov	2325 W. Pittsburg Ave
Arlene Crockett		arlene@knox.gov	
Ashley Ogle	KEDC	ashley@knox.gov	701 N. Broadway
Michael Vinograd	UTK Apartment	mvino@5@utk.edu	4710 W. Greening Ave 1205
Yvonne Brabbs-Jones			
Constantine Evers	Black College Students		
Ben Wingard	Daily Business	ben@dailybusiness.com	301 E. Monroe St. Jan 21
William Fiddler	ST John Assoc		

9

ConPlan Public Meeting
Presented by City of Knoxville's, Community Development Department

January 21, 2020
6:00 P.M.

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

Name	Agency/Organization	E-Mail	Mailing Address
Andrew Turner	Heinrich Memorial Center Housing Dept	andrew.turner@knox.gov	201 W. Knoxville Ave Knoxville TN 37917
Kim Phillips	K.C.C.	k.m.phillips@kccdc.org	501 N. Broadway
Mike Kaplan		mkaplan22@gmail.com	140 Keeble Ave 37920
David A. ...	Knox Licensure Foundation	David.KLF@kcf.org	
Frank McAnally	City of Knoxville		
Matthew ...	Urban Information Place	matthew@uis.org	
Loretha A. Smith		lorantha.smith@comcast.net	
Matthew Park		matthew@mathlesport.com	2107 Island Home Blvd 37912
Christina Magyaris	City of Knoxville	on file.	on file.

9

ConPlan Public Meeting
 Presented by City of Knoxville's, Community Development Department

January 21, 2020
 6:00 p.m.

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

Name	Agency/Organization	E-Mail	Mailing Address
Paul Ritter	Catholic Charities	Paul@ccctn.org	119 Dimeson Ave
Nancy Mekey	Catholic Charities	nancy@ccctn.org	5005 Lake Brook Blvd
Stephanie West	Knoxville City Council	Stephanie@knoxville.tn.gov	3213 South Haven Rd
Gina Christie	KCCD	gina.christie@knoxcounty.org	609 Main St
David Mix	Punkridge	NixPKnox@aol.com	3413 E. Sitt...
Ben Farmer	Farmer Morgan LLC (AZ)	bfarmer@farmmorg.com	P.O. Box 582, Fenton, TN 37827
Meg Burmelle	Punkridge Community Dev	Meg.burmele@diplomats-union	1507 W. Sabine Ave #23917
Leslie Falarz	ITC DC	leslie@comcast.net	1111 Buffalo Dr Knoxville TN 37921
Tim Gray	CHC Leadership	tgray@comcast.net	3536 Bluff Point Dr 37920

9

ConPlan Public Meeting
 Presented by City of Knoxville's, Community Development Department

January 21, 2020
 6:00 p.m.

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

Name	Agency/Organization	E-Mail	Mailing Address
Cheryl Bell	Street Streets-Community School	Cheryl@streetstreetspublicschools.org	CAHLE
MARIE ALCOBER	United Way of TN	marie.alcober@unitedway.org	com title
Tammy Spahr	Almanac	tsahr@almanac.com	
Calvin Gault	CA	cgault@ca.com	
Danny Kirby	First Commercial Real Estate	dkirby@558kco.com	6332 Bowen Dr. 37919
Kerri Richardson		kerri@kerri.com	252 Jefferson Ave. 37914
Jasmin Estes	CAC	jasmin.estes@sechousing.org	
John Montague	KLE/SRE/ARIT	amontague@kle.com	
Luis Garcia	City of Knoxville Purchasing	lgarcia@cityofknoxville.com	

A

ConPlan Public Meeting
 Presented by City of Knoxville's, Community Development Department

January 21, 2020
 5:00 p.m.

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

Name	Agency/Organization	E-Mail	Mailing Address
Kaisha White	KEP	kwhite@kep.gov	
Chis Martin	KEP		
Andre Canty			
Derrick Beese	CAC	Quinn@beese.com	
Boswell Tolson		Boswell@yaho.com	
Gene Wylight	CONECT	Gene.Wylight@connect.net	
Deandra Daniel	dRC	ddaniel@drctn.org	911 Cross Park Dr, Ste E-135 Knoxville, TN 37923

7

ConPlan Public Meeting
Presented by City of Knoxville's, Community Development Department

January 21, 2020
6:00 p.m.

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

Name	Agency/Organization	E-Mail	Mailing Address
Ronald Turner	Contractor	1642 Denslow Rd Knoxville TN 37912	539 West Knoxville + Johnson
Michael Kennedy		Asuke - 195 Keel ypkoad	2324 Satterfield Dr.
Patricia White		XXXXXXXXXXXXXXXXXXXX	1825 E. Glenwood Ave
Constance Glenn			2818 S. Sycamore Ave. Sept 17, 2019
Sharon Williams			1400 E. Sycamore Ave
Jessica Mayb	Home Service	1111 Maple (=) 1111111111111111	1646 W. Howell 37517
FRANCES RIDDLE	St. John		
Jane Snrader	KCDC	jsnrader@kcdc.org	

9

ConPlan Public Meeting
Presented by City of Knoxville's, Community Development Department

January 21, 2020
6:00 p.m.

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

Name	Agency/Organization	E-Mail	Mailing Address
LISA HIGGINS	KNOXHAMIS	lhiggins@coth.edu	600 Penning Street Suite 204, Knoxville 37996
Sue Stephens	Justice Keep	stephen@justicekeep.net	398 W. Westview Dr 37917
Raige T Davis	CDK	pryor@knoxville.gov	400 Main Street
Leann Hummer Hilliard	Alpha Kappa Alpha	leann.hilliard@univ.tn.edu	201 West Spring Street Knoxville, TN 37917
Bill Walker	ETA	walker@eta.org	PO Box 53348 Knoxville 37950
Ruby McAdoo	KCDC Board	ruby.mcadoo@hotmail.com	231 Island Home Blvd 37920
Mary Timon	KCPD	KNOX CO ALIEN E-EMPH.com	150 Commerce Ln Knoxville, TN 37912
Sara Brown	WACB	Soeyard@wacb.com	5711 Seima Ave. Knoxville 37914
Paula Priddy Jones	OPWA	priddy@wacb.com	1000 1/2 Main

10

ConPlan Public Meeting
Presented by City of Knoxville's, Community Development Department

January 21, 2020
6:00 p.m.

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

Name	Agency/Organization	E-Mail	Mailing Address
Katie Little	Community Coalition Against Human Trafficking (county)	Katie Little	PO Box 20637 Knox 37914
DOMIN WRIGHT	The Salvation Army	OWNERS, W/ THE OTHER SALVATION ARMY GROUP	409 NORTH BROADWAY 37917
Charles E. Long Jr	City of Knoxville		
Nash Robinson	City Council Movement	nash.robinson@cityofknox.org	1205 Jefferson Ave
Shonie Raymond	several	graymond@outlook.com	332 Forestal Dr, 13 Knoxville, TN 37918
Lick Coach	several (SAC, etc)	rockshant@gmail.com	P.O. Box 20153 37910
Jenny Holde	KCCD	jenny.holde@knoxcounty.gov	400 W. Main Knoxville
Misty Goodwin	KKCAP	Misty.Goodwin@knox.gov	
Susan Taylor	Anti-Trafficking Unit	Susan.Taylor@cityofknox.org	

ConPlan Public Meeting
 Presented by City of Knoxville's, Community Development Department

January 21, 2020
 6:00 p.m.

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

Name	Agency/Organization	E-Mail	Mailing Address
VERITY SALMON		veritysalmon@gmail.com	1102's Bourne St Knox
Jordan Fry	GSP	jfry@greatchip.com	1909 Peachtree Drive
Leanne Whitlock		medicknox@gmail.com	
Eric G...	Con	eg...@gmail.com	
Star Johnson	SEED	S.Johnson@692.org	1617 ... Knoxville TN 37917
Tyler Gerson	TRK Development LLC	TRKDevelopment@gmail.com	
EDWARD GONZALEZ			6201 ...

7.

ConPlan Public Meeting
 Presented by City of Knoxville's, Community Development Department

January 21, 2020
 6:00 P.M.

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

78
 78
 + / 50

Name	Agency/Organization	E-Mail	Mailing Address
Becky Wade			
Linda Rust			
Hope Easley			
Len McManis			
Michael Dunham			
Pete Travis			
Francis Anthony			
Todd Kennedy			
Dwight Woodruff			

City of Knoxville Community Development

2020-2024 Consolidated Plan

January 21, 2020

Notes from Public Meeting

Critiques of Community Development & Our Process

- CD did not engage enough renters
- CD did not engage enough residents of KCDC housing
- CD is gentrifying, not revitalizing
- CD should spend money with local contractors, not out of town contractors
- Survey demographics may not be representative (65% homeowners is higher than general population)

Housing

- CD should emphasize homeownership instead of renting
- Increased housing for disabled veterans
- Visitability
- KCDC property management is not engaging tenants to inform them of meetings
- Not all KCDC properties are represented on the KCDC Tenant Council
- Some apartment complexes are charging more for ground floor units that are mobility-accessible
- Section 8 homeownership program won't help extremely low-income population

Homelessness

- CD should target homeless youth, couch homeless (16-20) in priorities
- Homeless population is a small percentage of cost-burdened population
- Would like to see results numbers for key homeless service agencies
- Evictions or "cleaning out" of homeless camps causes movement of people into neighborhoods, not into services

-Want to see a reflection of the differences between homeless and vagrant extreme, hard to serve population

-The foyer: we need 10 more of them

-Could federal dollars be used for emergency, low-barrier shelters?

-Need an inventory of all available buildings that could be used

Austin Homes

-Austin Homes is not represented

-Need for improved accessibility

-Need for an increase in number of units

Other

-Who are we making homes for?

-Construction costs are going up

-Need a program to guide new contractors on how to run a successful business (KLF-KBM collaborative project)

-When does Section 8 Homeownership program start?

-DBE businesses mentoring other small businesses

-Mental health resources

Should survey results from Knoxville residents that are not representative of LMI communities be allowed to voice their opinions when these issues are not affecting them? Examples: homeowners who rent, people making \$50k+

-Use nonprofits (SFFFD, SOCM) to help spread info about programs, meetings, etc.

-Master plan for East Knoxville

-More trees

-Greenway

-Raise for CoK CD staff



1/21/2020 Public Meeting Handout (page 1)

City of Knoxville Consolidated Plan 2020 - 2024

DRAFT Goals and Objectives	Priority	Federal Objectives
<p>Goal: Reduce and Prevent Homelessness</p> <p>Objective: Increase Affordable Permanent Housing, through:</p> <ul style="list-style-type: none"> Rental Housing Development/Rehabilitation Permanent Supportive Housing Development/Rehabilitation <p>Objective: Prevent Homelessness and Prevent Displacement, through:</p> <ul style="list-style-type: none"> Emergency Home Repair Services Homelessness Prevention Services, including Case Management and Supportive Services <p>Objective: Connect People to Resources, through:</p> <ul style="list-style-type: none"> Rapid Re-housing Assistance Case management, including Housing Navigation Employment and Economic Stability Street Outreach HHS <p>Objective: Provide Emergency Shelter (Including Low-barrier Shelter)</p> <p>Objective: Provide Emergency Services (Including Amenities)</p>	<p>High High</p> <p>High High/ESG</p> <p>High/FRS High/FRS High High/FRS High/FRS</p> <p>High</p> <p>High/ESG</p>	<p>Provide Decent Housing (DI) DI</p> <p>DH Homelessness Prevention</p> <p>Rapid Re-housing (RRH) RRH and Emergency Shelter Create Economic Opportunities Street Outreach HHS</p> <p>Create a Suitable Living Environment</p> <p>Emergency Shelter</p>
<p>Goal: Stabilize and Revitalize Neighborhoods</p> <p>Objective: Increase Housing Affordability through Housing Development, by:</p> <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 <p>Objective: Prevent Displacement through Housing Rehabilitation</p> <p>Objective: Support Public Services, including:</p> <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 <p>Objective: Support Improvements to Public Infrastructure, through:</p> <ul style="list-style-type: none"> Pedestrian and Vehicular Street Improvements Storm Water Improvements <p>Objective: Support Public Facility Improvements - Energy Conservation</p> <p>Objective: Improve Blighted Properties with HUD funds</p>	<p>High High</p> <p>High</p> <p>High/ESG High High Low</p> <p>Low Low</p> <p>Low</p> <p>Low</p>	<p>Provide Decent Housing (DI) DI</p> <p>DI</p> <p>Emergency Shelter and Street Outreach Create Economic Opportunities DH DH</p> <p>Create a Suitable Living Environment (SL) SL SL SL</p>
<p>Goal: Create Economic Opportunity</p> <p>Objective: Create Job Opportunities, through:</p> <ul style="list-style-type: none"> HUD-funded Affordable Housing Construction Activities HUD and/or Other Source(s)-funded Construction Activities <p>Objective: Increase Economic Opportunity, through:</p> <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 	<p>High High</p> <p>High High High</p>	<p>Provide Decent Housing (DI) Create a Suitable Living Environment (SL)</p> <p>Create Economic Opportunities (EO) EO EO</p>
<p>Goal: Enhance the Availability, Accessibility, and Quality of Affordable Housing</p> <p>Objective: Increase Affordable Rental Housing, through:</p> <ul style="list-style-type: none"> New Construction Rehabilitation <p>Objective: Increase Affordable Owner-occupied Housing, through:</p> <ul style="list-style-type: none"> New Construction (Including Partnering with CHDOs) Down Payment and Closing Cost Assistance to CHDO Home Buyers Rehabilitation <p>Objective: Increase Permanent Supportive Housing</p> <p>Objective: Provide Tenant-Based Rental Assistance</p>	<p>High High</p> <p>High High High</p> <p>High Low</p>	<p>Provide Decent Housing (DI) DI</p> <p>DI DI DI</p> <p>DI</p> <p>LH</p>

1/21/2020 Public Meeting Draft (page 2)

**City of Knoxville
2020-2024 Consolidated Plan
Timeline**

Community Engagement Process	July 2019 – October 2019
Public Meeting, O'Connor Center	January 21, 2020, 6:00 PM
Year One Action Plan Application Process See www.knoxvilletn.gov/development for more information	February 3 – February 28

Analysis of Impediments (AI) Process (see below)	February – April
--	------------------

Drafts Available for Review: (See www.knoxvilletn.gov/development)	April 1
1. Consolidated Plan	
2. AI	
3. Year One Action Plan	
30 day Public Comment Period	April 1 – April 30
Public Meeting, O'Connor Center	April 28, 6:00 PM
City Council Review/Vote	May 5
HUD Due Date	May 15

City of Knoxville and Knox County Analysis of Impediments to Fair Housing Choice (AI) Tentative Schedule	
Stakeholder Meeting 1	February 4, 2020
• Meeting A, KCDC	11:30 AM – 1:00 PM
• Meeting B, City-County Building, Small Assembly Room	3:00 PM – 4:30 PM
Data Gathering through online surveys and phone interviews	February
Farmer Morgan prepares Draft AI	March
Public Meeting 1/Stakeholder Meeting 2	March 24 TBD

Contact Information

City of Knoxville – Linda Rust lrust@knoxvilletn.gov

Farmer Morgan (AI) – Jaspuneet Kaur jkaur@farmemorgan.com

Knox County – Dwight Van De Vate dwight.vandevate@knoxcounty.org

Affordable housing and homelessness targeted in Knoxville's five-year community development plan

"We hope to develop some more permanent housing for homeless individuals, continuing our commercial facade program."

Author: WBIR Staff

Published: 10:36 PM EST January 21, 2020

Updated: 11:27 PM EST January 21, 2020

The city of Knoxville presented plans Tuesday night on its vision to revitalize and address community needs.

The meeting was to held to present information it had gathered and gauge people on community feedback and ideas it had received over the past year from across Knoxville.

Becky Wade, director of housing and neighborhood development in Knoxville, said the city is trying to focus on addressing areas of high community interest such as homelessness, affordable housing, blight remediation and increasing economic opportunities over the next five years by directing federal funds from a U.S. Department of Housing and Urban Development block grant.

The five-year plan calls for reducing homelessness by incentivizing developers to create more affordable housing, reducing displacement by funding homelessness prevention services, and connecting Knoxville's homeless with resources and rapid re-housing assistance.

"We hope to develop some more permanent housing for homeless individuals, continuing our commercial facade program. All those things help stimulate the economy, creates jobs focused in redevelopment areas," Wade said.

The plan also is looking to prioritize health services, employment and job training, crime prevention, and substance abuse and addiction services.

The city said it is still looking for feedback. Wade said anyone wishing to reach out can do so by calling her office at (865) 215-2120 or emailing lrust@knoxvilletn.gov.

The city said it will make information presented Tuesday available on its [website here](#).

City officials lay out Five-Year Plan to end homelessness

- [Den Winger, Staff Writer](#)
- [Jan 22, 2020](#)
- [Jan 22, 2020 Updated 58 min ago](#)

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[Sophia Liberatore / Daily Beacon](#)

As Knoxville enters a new decade, it must address its increasing homeless population and affordable housing issue.

That's what Knoxville's Community Development Department aimed to do with its 2020-2025 Five-Year Consolidated Plan.

Knoxville's Community Development Department invited city leaders and community members to a public meeting this Tuesday at the John T. O'Connor Senior Center, where they went over their plan to improve Knoxville's housing situation over the next five years.

The meeting began with presentations by Linda Rust, Knoxville's Community Development Administrator, on community suggestions.

According to Rust, lack of affordable housing options was the primary cause of homelessness and housing issues in Knoxville.

“The primary reason cited by people experiencing homelessness was a lack of affordable housing,” Rust said, referring to data collected by Knoxville Homelessness Management Information Service last year. “604 people, or 23% of respondents, cited that as the number one reason why they were homeless. Second to that was mental health or health reasons.”

To address rising homelessness, the C.D.D. will use funds assigned by the U.S. Department of Housing and Urban Development (H.U.D.) through multiple housing programs.

The plan’s goals are to reduce and prevent homelessness, stabilize and revitalize neighborhoods, create economic opportunities and enhance availability, accessibility and quality of affordable housing.

Stephanie Welch, Knoxville District 1 councilwoman, commented on the city council’s role in implementing the Community Development Department’s plan. According to Welch, the city council can propose adding additional funds to the housing relief effort v.a their budget proposals.

“As we understand what our communities are asking for, we can be advocates for our districts and our city as a whole,” Welch said. “The biggest responsibility that the city council has is in passing a budget every year.”

To combat homelessness, the C.D.D. wish to establish permanent housing, create rapid rehousing assistance and create emergency shelters and services for those in states of homelessness.

Becky Ward, Knoxville’s Director for Community Development, commented on homelessness relief efforts, saying that programs emphasizing permanent housing are prioritized.

“We provide funds to various shelters — organizations that work with the homeless specifically ... helping individuals focus on getting into permanent housing. Sometimes that’s a processing [taking] case management and a lot of hand holding,” Ward said.

Stabilizing neighborhoods will involve partnering with community housing organization and providing cost assistance for new home buyers.

The C.D.D. plan to grow economic opportunity by creating more construction jobs through house building. These efforts would also increase the availability of affordable housing.

Much of what the C.D.D. suggested can come to be using the Housing Programs already in Knoxville, but Ward also commented on the creation of new housing efforts and organizations. New housing programs could emerge, but their existence will depend on the feedback Knoxville residents provide.

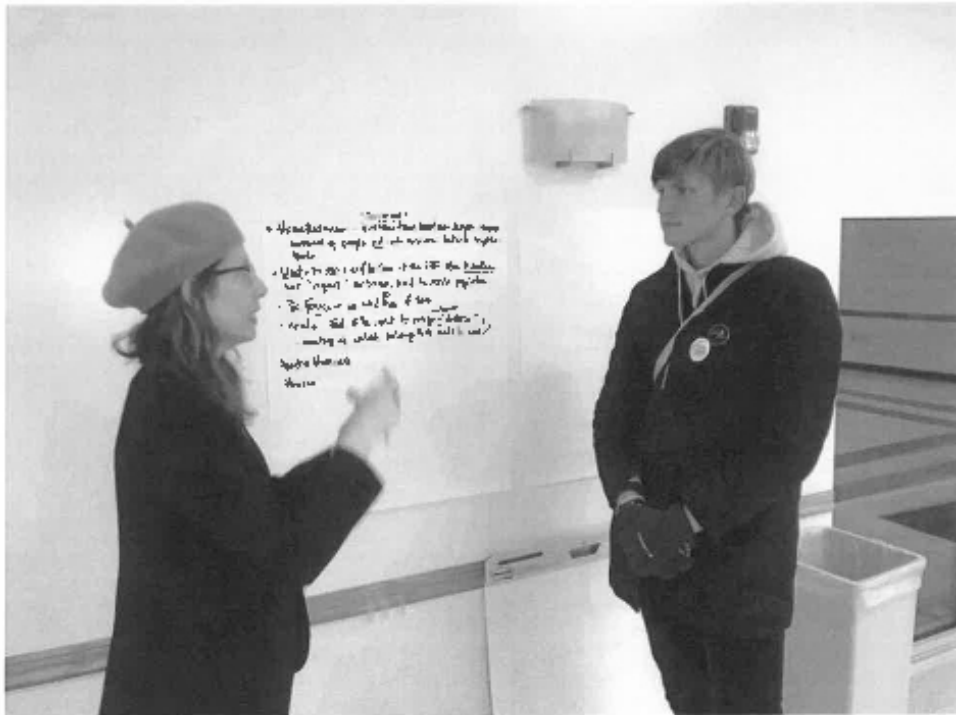
"Right now, we don't know what's out there regarding new programs. That's the purpose of this meeting," Ward said. "We'll be taking applications for funding next month. We may get some new, great proposal, but we don't know."

Attendees gave direct feedback after the event. The C.D.D. encourages anyone with questions or concerns to contact them and inquire.

A Plan for HUD Funds

The City of Knoxville is in the final stages of setting priorities for spending millions of federal housing dollars over the next five years.

BY SCOTT BARKE • JANUARY 22, 2020



PAIGE TILLEY, PUBLIC INFORMATION SPECIALIST FOR THE CITY OF KNOXVILLE (LEFT), DISCUSSES AFFORDABLE HOUSING WITH CARELESS RESIDENT DON THORNTON ON TUESDAY AT THE JOHN T. O'CONNOR SENIORS CENTER

The City of Knoxville, which received more than \$4 million in funding from the U.S. Department of Housing and Urban Development this year, is finalizing its plan for spending federal housing dollars over the next five years.

More than one third of Knoxville households pay more for housing than recommended by the U.S. Department of Housing and Urban Development.

While the amount can vary from year to year, the 2020-2024 Consolidated Plan will act as a blueprint for investing \$20 million or more over the next five years in programs for the homeless, affordable housing initiatives and economic development efforts.

On Tuesday, more than 70 people gathered at the John T. O'Connor Senior Center in East Knoxville to get an update on the plan and contribute public input that could be included in the final version, which is due to HUD by May 15.

“It is a strategic plan; it doesn’t have funding attached,” said Knoxville Housing and Neighborhood Development Director Becky Wade. “Our focus is on low- to moderate-income neighborhoods.”

A draft version of the goals and objectives for the comprehensive plan includes reducing homelessness, stabilizing and revitalizing neighborhoods, creating economic opportunity, and enhancing affordable housing. (Officials said their presentation on the plan will be posted at the Housing and Neighborhood Development webpage (<http://knoxvilletn.gov/cms/One.aspx?portalId=109562&pageId=194770>) today.)

HUD requires that local governments receiving its funding file a comprehensive plan every five years. Also due on May 15 is an action plan for the first year and a report on impediments to affordable housing.

HUD funding comes from three pots — Community Development Block Grants, which go toward housing and expanding economic opportunities; HOME Investment Partnerships, which aim to increase home ownership and affordable housing opportunities for low-income Americans; and Emergency Solutions Grants, which go toward alleviating homelessness.

The city also directs more than \$11 million annually in local funding toward affordable housing, addressing homelessness and other community development activities. The local money goes toward the Affordable Rental Housing Fund, Affordable Housing Trust Fund, homeless agency grants, blighted property redevelopment and other initiatives.

A lot of the foundation for the Comprehensive Plan has been laid. Over the past year, the city has conducted an online survey that netted 623 respondents; door-to-door surveys; 11 focus group meetings for targeted subpopulations such as racial and ethnic minorities, seniors and people with disabilities, and low-income communities; multiple questionnaires; and eight public meetings throughout the city.

The survey, which asked residents to rank priorities, is at the center of the outreach. Homelessness, neighborhood needs and economic development topped the list.

“Affordable permanent housing was the top concern for the homeless population,” said Linda Rust, the city’s community development administrator. “The primary reason people are homeless is a lack of affordable housing.”

Affordability was the top neighborhood need as well. Rust presented sobering numbers — while Knoxville home prices rose 10 percent and rents jumped 26 percent from 2012 to 2016, household incomes increased only 5 percent.

HUD’s rule of thumb on housing costs is that they should total 30 percent of income or less. In Knoxville, only 63 percent of households live in housing that meets that standard. “More than a third of the households in Knoxville paid too much for housing,” Rust said.

Reducing the cost burden on households is a priority that bleeds over into economic development. Nearly six in 10 Knoxville households are considered low-income, meaning they make less than 80 percent of the area median income of \$50,350 for a family of three. “More needs to be done to keep homeowners in their homes so they can build wealth,” said Hope Ealy, the city’s senior community development project specialist.

Knox County also receives HUD funding — though in much smaller amounts than the City of Knoxville — and is developing its comprehensive plan with the aid of a consultant. (The county’s community survey can be found [here](https://www.knoxcounty.org/communitydevelopment/survey2020.php?2020=cneeds&1574197200-survey) (<https://www.knoxcounty.org/communitydevelopment/survey2020.php?2020=cneeds&1574197200-survey>.) “We deal with issues of

homelessness, but it looks very different,” said Knox County Community Development Director Dwight Van de Vate. “Their landscape and profile is very different from ours.”

The two governments are splitting the cost of another consultant, Pikeville, Tenn.-based Farmer Morgan, which is preparing the community’s Analysis of Impediments to Fair Housing Choice report for HUD.

Ben Farmer, managing partner of Farmer Morgan, will hold a stakeholder meeting on Feb. 4 to supplement a survey, demographic data, a review of market conditions and other factors that will go into the impediments analysis. “It’s a tough issue to get people engaged in,” Farmer said. “We will have to make the effort to reach the (affected) populations.”

The nonprofit group Socially Equal Energy Efficient Development (SEED) has been assisting the city in its outreach. SEED Executive Director Stan Johnson said after the meeting that reaching out to those who would benefit the most from HUD funding is imperative. “If we’re all about what we’re talking about, we need to bring more low-income people into the room,” he said.


DeAndra Daniel, who works at the disABILITY Resource Center, said she wanted to hear more about housing for people with disabilities. “I was hearing a lot of things we could assist with,” she said. “The people we serve need housing.”

Noah Nordstrom, a Parkridge resident, said he still had questions and was curious about the need to hire an out-of-town consultant. “But I’m glad the city is realizing affordable housing





is the people's main concern here," he said.

Affordable housing was a central issue in last year's city election. Councilwoman Stephanie Welch, who is resigning from her seat next month to become chief economic and community development officer and deputy to Mayor Indya Kincannon, dropped by for the presentation. Community Empowerment Director Charles Lomax Jr. and Councilwoman Janet Testerman also attended.

Drafts of the comprehensive plan, the impediments analysis and the one-year action plan will be available for review on April 1, followed by a 30-day comment period. Another public meeting will be held at 6 p.m., April 28, at the O'Connor Center. City Council should vote on the plans at its May 5 meeting.

 [Get comments?](#)
Share your thoughts in the [Facebook conversation group](#).
(<https://www.facebook.com/groups/25880931715886/>)

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III. Public Comment Period

June 24 – July 24, 2020

HUD waivers due to COVID-19 allowed for a period of “not less than five days” for receiving public comments and the City of Knoxville updated its Citizen Participation Plan to reflect that. However, given the circumstances of the due dates for the plans to HUD being postponed, the City opted to hold its normal 30-day public comment period.

Public notice was given in the Knoxville News Sentinel and on City web pages detailing the availability of the draft plans on its web site for public review, how to watch/hear the virtual City Council Workshop on the draft plans, and how/when to provide comment.

Despite that, no comments were received. While unusual in normal times, people were most likely distracted and preoccupied with the COVID-19 pandemic and the nationwide call for racial equity that were occurring during this time.

Public Meeting/City Council Workshop –

June 25, 2020

Due to the COVID-19 pandemic and CDC (and Knox County Health Department) social-distancing guidelines, the City did not allow or hold any public, in-person meetings during this time. Following HUD guidance during the COVID-19 waiver process, the City revised its Citizen Participation Plan to allow for alternatives to in-person meetings.

A workshop with Knoxville City Council had been planned for some time to review the draft Consolidated and Annual Action Plans. The meeting was held virtually via Zoom and streamed live on CTV (Community Television) and through CTVKnox’s web site. Public notice was given (same notice as above) and the public was invited to listen-in on closed-captioned television/CTV Knox’s web site or afterward as the program was recorded.

City Housing and Neighborhood Development department gave a presentation to City Council, answered questions and took comments (attached).

Knoxville NEWS SENTINEL

PART OF THE USA TODAY NETWORK

CITY OF KNOXVILLE COMMUNITY DEV.
P O BOX 1493

KNOXVILLE, TN 37901

State of Tennessee

County of Brown

Before me, the undersigned, a Notary Public in and for said county, this day personally came said legal clerk first duly sworn, according to best knowledge and belief a duly authorized representative of The Knoxville News-Sentinel, a daily newspaper published at Knoxville, in said county and state, and the fee advertised at

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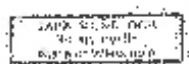
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John C. DeJoy
Legal Clerk

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John C. DeJoy
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City of Knoxville Housing and Neighborhood Development

PLACED ON FILE
AVAILABILITY OF THE DRAFT 2020-2024 CONSOLIDATED PLAN
FOR HOUSING AND NEIGHBORHOOD DEVELOPMENT
AND DRAFT 2020-2024 ANNUAL ACTION PLAN

June 2, 2020 5:30 PM City Council Virtual Workshop on the Draft Plans

The City of Knoxville is in the process of adopting a 2020-2024 Consolidated Plan including Knoxville's needs, priorities, and strategies for housing and neighborhood development. The draft 2020-2024 Consolidated Plan and the draft 2020-2024 Annual Action Plan will be available for public review and comment. The City of Knoxville is seeking input from the community on the draft plans. The City of Knoxville is seeking input from the community on the draft plans. The City of Knoxville is seeking input from the community on the draft plans.

The City of Knoxville is seeking input from the community on the draft plans. The City of Knoxville is seeking input from the community on the draft plans. The City of Knoxville is seeking input from the community on the draft plans.

The City of Knoxville is seeking input from the community on the draft plans. The City of Knoxville is seeking input from the community on the draft plans. The City of Knoxville is seeking input from the community on the draft plans.

City Council Virtual Workshop on the Draft Plans

The City of Knoxville is seeking input from the community on the draft plans. The City of Knoxville is seeking input from the community on the draft plans. The City of Knoxville is seeking input from the community on the draft plans.

Conclusion to Comment

The City of Knoxville is seeking input from the community on the draft plans. The City of Knoxville is seeking input from the community on the draft plans. The City of Knoxville is seeking input from the community on the draft plans.

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June 17

4. City Seeks Comment on Draft of 5-Year Plan and 2020-2021 Annual Action Plan

The City of Knoxville Housing and Neighborhood Development Department wants to hear from you

Housing and Neighborhood Development will release the final draft of the 2020-2024 Consolidated Plan and 2021 Annual Action Plan on Wednesday, June 24. Both plans dictate the spending of federal dollars from the U.S. Department of Housing and Urban Development (HUD). The five-year Consolidated Plan outlines Knoxville's needs, priorities, and strategies for homeless assistance, affordable housing, and non-housing related community development for program years 2020-2024. Another component of the Plan is the 2020-2021 Annual Action Plan, which describes the proposed use of Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG) funds for the first fiscal year of the Plan, beginning July 1, 2020.

To view both plans, visit Housing and Neighborhood Development's website. If you have questions or comments about how these federal dollars should be spent, please contact Linda Rust at lrust@knoxvibtn.gov or 245-2952 by Wednesday, June 24.

A City Council workshop is scheduled for Thursday, June 25, at 5:30 p.m. to review these plans. To watch the workshop, visit the live stream on Community Television (CTV) by visiting www.CTVKnox.org

2

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Community Development Plans to be Discussed June 25

Communications Director

Kristin Farley
kfarley@knoxvillenc.gov
(865) 215-2589

400 Main St.,
Room 691
Knoxville, TN
37902



Draft Community Development Plans Discussed at June 25 Workshop

Posted: 06/19/2020

What: Housing and Neighborhood Development Draft Five-Year Consolidated Plan and One-Year Action Plan presentation

When: 5:30 p.m. Thursday, June 25, 2020

Where: Community Television of Knoxville channel and CTVKnox.org

Who: City Council representatives, Director of Housing and Neighborhood Development Becky Wade, Community Development Administrator Linda Rust, and Senior Project Specialist Hope Ealey

The City of Knoxville Housing and Neighborhood Development Department (formerly Community Development) will present its draft Five-Year Consolidated Plan for 2020-2024 and draft One-Year Action Plan for Program Year 2020-2021 during an online City Council workshop on Thursday, June 25, at 5:30 p.m.

[https://cityofknoxville.hosted.civicleve.com/news/2020/community_development_plans di...](https://cityofknoxville.hosted.civicleve.com/news/2020/community_development_plans_discussed_june_25) 6/18/2020

The Consolidated Plan outlines Knoxville's needs, priorities and strategies for homeless assistance, affordable housing, and non-housing community development for the next five program years. The one-year 2020-2021 Annual Action Plan describes how the department proposes to allocate the U.S. Department of Housing and Urban Development (HUD) funds it receives annually, including Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG) funds.

Drafts of both documents will be posted online at KnoxvilleTN.gov/development for public review and comment for 30 days beginning June 24, 2020.

Unlike previous years, an in-person public hearing on the plans will be not be held due to COVID-19 precautions. The presentation—as part of the City Council workshop—will be streamed live and archived on Community Television of Knoxville's website (CTVKnox.org) and broadcast on these cable networks' channels:

- Xfinity (Comcast) – Channel 12
- Charter (Spectrum) – Channel 193
- WOW! (Knology) – Channel 6
- AT&T U-verse – Channel 99

Questions or comment on the draft plans may be submitted in writing to Linda Rust, Community Development Administrator by email (lrust@knoxvilletn.gov) or by mail to P.O. Box 1631, Knoxville, TN 37901. The City of Knoxville Housing and Neighborhood Development will accept comments through July 24, 2020.

If you are deaf, hard of hearing, or LEP (Limited English Proficient) and want to request interpretation services, please contact Diversity and Inclusion Officer Tatia M. Harris at tharris@knoxvilletn.gov or 865.215.2831. If you are a person with a disability who requires an accommodation to attend, contact City ADA Coordinator Stephanie Brewer Cook at 865.215.2034 or scCook@knoxvilletn.gov at least 72 hours before the meeting.

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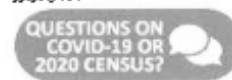
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City of Knoxville
400 Main Street
Knoxville, TN 37902

<https://cityofknoxville.hosted.civiclive.com/news/2020/community-development-plans-discussed-june-25> 6/18/2020



City Council

400 Main St, Suite 467

Knoxville, TN 37902
<http://knoxville.gov>

Workshop

~ Agenda ~

Thursday, June 25, 2020

5:30 PM

Zoom Video/Audio Conference

ORDER OF BUSINESS

Pursuant to Governor Bill Lee's Executive Order Nos. 16 & 34, this meeting will be conducted electronically. Members of the public will not be able to physically attend the meeting, but they can watch on Community Television of Knoxville either streaming on its website or on broadcast television:

www.ctvknox.org

- Xfinity (Comcast) - Channel 12
- Charter (Spectrum) - Channel 193
- WQWt (Knoology) Channel 6
- AT&T U-verse - Channel 99

1. CALL TO ORDER

Vice-Mayor Gwen McKenzie

2. PLEDGE OF ALLEGIANCE

Council Member Andrew Roberto

3. ROLL CALL

4. PRESENTATION: FIVE-YEAR CONSOLIDATED PLAN AND ONE-YEAR ACTION PLAN

Becky Wade, Director of Housing and Neighborhood Development

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- a. **Review of the Consolidated Plan Process**
 - b. **HUD Funding**
 - c. **Five Year Goals and Objectives**
 - d. **Other Information Impacting the Consolidated Plan/Annual Plan**
 - e. **Budget of Proposed Activities for Year One**
 - f. **Timeline and How to Make a Comment**
5. **COUNCIL QUESTIONS AND DISCUSSION**
6. **ADJOURNMENT**

June 25, 2020 City Council Workshop

Comments/Questions from City Councilmembers

C. Smith: Interested in seeing AI and hearing more about the impediment to fair housing.

Wants more information about ARDF and how many units are in the pipeline and where those units are in the city.

C. Parker: Wants more information about how we evaluate past program performance and how that affects the decisions we make to fund projects in the future.

AI references "discriminatory lending among some races" and City slides mention "poverty rates among Black Americans". Why are races not identified in the AI? Also, interested in reading the AI report. "You have to name the problem to be able to solve the problem".

Curious about Homemakers program, is this funded with HUD money? Façade program, HUD money?

Is owner-occupied rehab contributing to gentrification in the neighborhood? Do CD projects have a mandatory affordability period? How do we ensure homeowners are keeping their homes affordable when they sell them?

If owner-occupied rehab is a wealth building activity, then it should be listed under Economic Development. If it is an Affordable Housing activity, then those units need to remain affordable long after the money has been spent.

Want to know how to find ConPlan/AAP on the website. Not very easy to find. If we want comments on this document, then we need to get started reviewing it now.

C. Ryder: Anecdotally, has known four households to go through OOHR. In all cases these were long-term homeowners, all seniors, white and African American. Three still live in their homes. One passed away in home. This program made it so these homeowners could stay in their homes.

Able to locate document on City's website but it was not easy to find.

C. Singh: Also wants to see AI and have it distributed to Council.

IV. Knoxville City Council – July 28, 2020

Knoxville City Council held a regularly scheduled (virtual) meeting on July 28, 2020. Resolution No. R-209-2020 authorized the submission of the 2020-2024 Consolidated Plan and the 2020-2021 Annual Action Plan to the U.S. Department of Housing and Urban Development.

This meeting was open to the public via Zoom, and allowed for the public to sign up to speak/give comment on each agenda item as well as speak/give comment at “Public Forum” at the end of the meeting. No one signed up to speak at the time this resolution was heard and no one spoke to this resolution at Public Forum.

Councilmember Parker did make a comment about Neighborhood Housing, Inc.’s workforce development program (another agenda item further down the agenda). Her comment did not generate any further discussion.

The minutes (attached) show the resolution was unanimously approved by City Council.



Minutes of the Regular Meeting of the Council of the City of Knoxville

Tuesday, July 28, 2020

6:00 PM

Zoom Video/Audio Conference

1. CALL TO ORDER

The meeting was called to order at 6:00 PM by Mayor Indya Kincannon

2. INVOCATION AND PLEDGE OF ALLEGIANCE TO THE FLAG

Vice-Mayor McKenzie gave the invocation, and Council Member Testerman led in the Pledge of Allegiance

3. ROLL CALL

Attendee Name	Title	Status	Arrived
Indya Kincannon	Mayor	Present	
Lynne Fugate	At-Large Seat A	Present	
Gwen McKenzie	Vice-Mayor, Sixth District	Present	
Amelia Parker	At-Large Seat C	Late	6:01 PM
Lauren Rider	Fourth District	Present	
Andrew Roberto	Second District	Present	
Seema Singh	Third District	Late	6:03 PM
Tommy Smith	First District	Present	
Janet Testerman	At-Large Seat B	Present	
Charles Thomas	Fifth District	Present	

Council Member Parker arrived at the meeting immediately after roll call was completed, at approximately 6:01pm.

4. APPROVAL OF MINUTES

Motion to: approve the minutes of the July 14, 2020 Regular Meeting of City Council

RESULT:	APPROVED [UNANIMOUS]
MOVER:	Gwen McKenzie, Vice-Mayor, Sixth District
SECONDER:	Tommy Smith, First District
AYES:	Fugate, McKenzie, Parker, Rider, Roberto, Smith, Testerman, Thomas
ABSENT:	Seema Singh

Vice-Mayor McKenzie moved to approve the minutes of the June 14, 2020 Regular Meeting of City Council, and Council Member Smith seconded the motion. On unanimous roll-call vote, the motion to approve the minutes carried.

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On unanimous roll-call vote, the motion to approve the resolution carried. The resolution was approved, as amended.

At approximately 8:33pm, Mayor Kincannon announced a ten minute recess.

At approximately 8:44pm, Mayor Kincannon called the meeting back to order.

Resolution No. R-209-2020

- c. A Resolution authorizing the submission of the 2020-2024 Consolidated Plan for Housing and Community Development and the 2020-2021 Annual Action Plan to the U.S. Department of Housing and Urban Development, and authorizing the Mayor to execute any required documents under the Community Development Block Grant, Home Investment Partnerships Act and Emergency Solutions Grant Programs. (Requested by Community Development Department)

RESULT:	APPROVED [UNANIMOUS]
MOVER:	Tommy Smith, First District
SECONDER:	Lauren Rider, Fourth District
AYES:	Fugate, McKenzie, Parker, Rider, Roberto, Singh, Smith, Testerman, Thomas

Council Member Smith moved to approve the resolution, and Council Member Rider seconded the motion. On unanimous roll-call vote, the motion to approve carried.

Discussion:

Council Member Parker

Resolution No. R-210-2020

- d. A Resolution authorizing the Mayor to execute an agreement with the Knoxville-Knox County Community Action Committee to provide an amount not to exceed \$100,000.00 in Emergency Solutions Grant funding for the Homeward Bound Program. (Requested by Community Development Department)

RESULT:	APPROVED [UNANIMOUS]
MOVER:	Gwen McKenzie, Vice Mayor, Sixth District
SECONDER:	Andrew Roberto, Second District
AYES:	Fugate, McKenzie, Parker, Rider, Roberto, Singh, Smith, Testerman, Thomas

Vice-Mayor McKenzie moved to approve the resolution, and Council Member Roberto seconded the motion. On unanimous roll-call vote, the motion to approve carried.

Grantee Unique Appendices

City of Knoxville

PY2020-2024 Consolidated Plan and PY2020-2021 Annual Action Plan

Grantee Unique Appendices

Table of Contents

- I. Consolidated Plan Sections with Missing Responses (responses are in IDIS but missing from the Word download)
- II. ESG Written Standards
- III. Analysis of Impediments to Fair Housing Choice (January – June, 2020)
- IV. Citizen Participation Plan, revised April 24, 2020

I. Consolidated Plan Sections with Missing Responses

Consolidated Plan Sections missing from IDIS Word Document Download

PR-10

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

The City of Knoxville partners with other public entities, such as the Knoxville-Knox County Community Action Committee, Knoxville-Knox County Planning, the Transportation Planning Organization, Knox County Community Development, and the State of Tennessee in the implementation of the Consolidated Plan.

Narrative (optional):

The City of Knoxville partnered with the Knox County Community Development Department on some of the elements of the Consolidated Plan, including the Analysis of Impediments to Fair Housing Choice (AI) and the Environmental Review Record. Additionally, City staff attended most of Knox County's Consolidated Plan public and stakeholder meetings.

SP-35

Discussion

The City will continue to investigate and make application for additional funding streams that remain consistent with its mission and those that will also further the goals of the Consolidated Plan. The City will also continue to work with its partners in the community to encourage each of them to leverage available funding sources and build capacity. Since its inception in July 2017, the City has funded its Affordable Rental Development Fund (ARDF) with \$12.6M in local, general operating funds, including an allocation of \$2.5 M approved for PY2020-2021. While HUD CDBG and HOME funds of \$25.2M (from PY2011- to midyear PY2018) leveraged \$20.3M in private funding, City funds for KCDC Five Points Redevelopment and ARDF-funded developments leveraged \$148.1M in private investment.

SP-40

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

Knoxville's Plan to Address Homelessness seeks to address the gaps in the institutional structure and service delivery system by bringing all the key providers together as part of the Mayor's Roundtable on Homelessness, in order to coordinate efforts around a shared set of goals. Strategies identified in the plan seek to systematically identify and correct institutional weaknesses and to develop initiatives that will close identified gaps in resources and services. The Plan to Address Homelessness was used to inform the strategies and priorities set out in this Consolidated Plan.

SP-80

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

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

AP-15

Discussion

The City will continue to investigate and make application for additional funding streams that remain consistent with its mission and those that will also further the goals of the Consolidated Plan. The City will also continue to work with its partners in the community to encourage each of them to leverage available funding sources and build capacity. Since its inception in July 2017, the City has funded its Affordable Rental Development Fund (ARDF) with \$12.6M in local, general operating funds, including an allocation of \$2.5 M approved for PY2020-2021. While HUD CDBG and HOME funds of \$25.2M (from PY2011- to midyear PY2018) leveraged \$20.9M in private funding, City funds for KCDC Five Points Redevelopment and ARDF-funded developments leveraged \$148.1M in private investment.

II. ESG Written Standards



PY2020-2021 ESG Written Standards

The City of Knoxville believes that homelessness is not an acceptable circumstance for anyone in our community. City staff are committed to reducing and preventing homelessness throughout the jurisdiction. Homelessness is a complicated issue and it requires the collaboration of dozens of community partners.

The City of Knoxville is a metropolitan city who received Emergency Solutions Grant (ESG) funds from the U.S. Department of Housing and Urban Development (HUD). These written standards are meant to be used as a guide for City of Knoxville staff and subrecipient agencies.

I. ESG Eligibility Standards

Homeless individuals and families shall be eligible for services supported by the Emergency Solutions Grant. Standard policies and procedures exist for evaluating individuals' and families' eligibility for assistance under the Emergency Solutions Grant. These policies and procedures closely follow HUD's ESG interim rule regulations.

To evaluate an individual or family's eligibility for assistance under ESG, the City and its Subgrantees must document the following, according to HUD regulations:

Homelessness status 24 CFR 576.500 (b) – The City and its Subgrantees maintain and follow written intake procedures to ensure compliance with the homeless definition in §576.2.

At-risk of homelessness status §576.500 (c) – The City and its Subgrantees document evidence relied upon to determine that individuals and families have met the definition of "at risk of homelessness" in §576.2.

Determinations of ineligibility §576.500 (d) – For each individual and family determined ineligible to receive ESG assistance, the records include documentation of the reason for that determination.

Annual income §576.500 (e) – For each family or individual receiving ESG assistance, annual income is documented in order to determine eligibility requirements for the program.

The City and its Subgrantees maintains documentation showing evidence of all participants' eligibility. There are also policies and procedures for determining and prioritizing which eligible

Updated June 17, 2020

families and individuals will receive homelessness prevention assistance and which eligible families and individuals will receive rapid re-housing assistance.

Using a thorough intake and assessment process, families and individuals should be referred to housing and services for which they are eligible and which will best meet their needs. To be eligible for services, clients must be homeless or at risk of being homeless. The household's total income must be at 50% area median income (AMI) requirement which falls in line with the Fair Market Rent (FMR) Documentation System for Tennessee.

The household must be either homeless (to receive rapid re-housing assistance) or at risk of losing its housing within 21 days after the date of the application (to receive homelessness prevention assistance). The household must meet the following requirements:

- No appropriate subsequent housing options have been identified;
- The household lacks the financial resources to obtain immediate housing or remain in its existing housing; and
- The household lacks support network to obtain immediate housing or remains in its existing housing. Additional risk factors will be considered in determining eligibility for assistance under ESG.
- Income eligibility must be verified every three months and documented in the case file via paycheck stubs, unemployment check stubs, SSI, pension, child support, etc.

2) Description of CoC (§91.220(f)(4)(ii), §91.320(k)(3)(ii))

The Knoxville-Knox County Homeless Coalition was formed in 1986. This organization meets monthly to bring together homeless shelter, housing, and service agency staff, and it serves as a forum for direct operational coordination. The Coalition's President represents this body on the Mayor's Roundtable on Homelessness (which meets quarterly). The Coalition also serves as the designated HUD Continuum of Care organization, which holds the responsibility for HUD's CoC application process for federal funding. The Coalition delegates the direct coordination of that application process to the City of Knoxville's Office on Homelessness. The Coalition also designates the CoC's official Homeless Management Information System (HMIS) provider, which is the University of Tennessee Social Work Office on Research and Public Service (SWORPS). This agency also operates the CoC's Coordinated Entry System (CHAMP).

Use of SWORPS for intake and assessment creates a "no wrong door" scenario that enables those seeking help to come into the system through any participating provider and, through the intake and assessment process, gain access to the resources that will most appropriately and effectively meet their needs.

All members of the CoC and recipients of ESG funds are required to participate in HMIS and CHAMP with the exception of victim service providers who may use an approved alternative to track client data.

Updated June 17, 2020

The City of Knoxville contracts with secular and faith-based agencies; however, faith-based subgrantees may not engage in inherently religious activities such as worship, religious instruction or proselytization as part of the ESG funded activities. These activities may be offered separately from ESG activities but they must be voluntary for program participants. The organization may not discriminate against participants based on religion or belief.

3) Process for Making Sub-awards (§91.220(1)(4)(iii), §91.320(k)(3)(iii))

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

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

4) Homeless Participation Requirement (§91.220(1)(4)(iv))

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

5) Performance Standards (§91.220(1)(4)(v), §91.320(k)(3)(v))

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

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

The City uses a Risk Analysis Matrix to determine which subrecipients will receive formal in-person monitoring. The focus of monitoring is:

Updated June 17, 2020

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

6) Consultation with CoC (§91.220(1)(4)(vi), §91.320(k)(3)(v))

The City requires that all subrecipients participate in and actively use the Knoxville- Knox County Homeless Management Information System (“KnoxHMIS”) for client intake, assessment, and service coordination. The only exceptions to this requirement shall be in the areas of domestic violence and legal services as specifically noted by HUD. Subgrantees are also required to participate fully in the Knoxville-Knox County Homeless Coalition and to coordinate with the Knoxville-Knox County Continuum of Care.

7) Eligible ESG Program Categories

The City of Knoxville shall follow the guidance from the U.S. Department of Housing and Urban Development (HUD) and the Tennessee Housing Development Agency (THDA). The following text is taken from THDA’s Written Standards (Updated 10/30/2017).

1. Street Outreach

Essential services to eligible participants provided on the street or in parks, abandoned buildings, bus stations, campgrounds, and in other such settings where unsheltered persons are staying. Staff salaries related to carrying out street outreach are also eligible.

Eligible Program Participants: Unsheltered individuals and families who qualify as homeless under Category 1 of HUD’s Definition of “Homeless”.

Allowable Activities:

a. Engagement. The costs of activities to locate, identify, and build relationships with unsheltered homeless people and engage them for the purpose of providing immediate support, intervention, and connections with homeless assistance programs and/or mainstream social services and housing programs. These activities consist of making an initial assessment of needs and eligibility; providing crisis counseling; addressing urgent physical needs, such as providing meals, blankets, clothes or toiletries; and actively connecting and providing information and referrals to programs targeted to homeless people and mainstream social services and housing programs, including emergency shelter, transitional housing, community-based services, permanent supportive housing and rapid re-housing programs. Eligible costs include the cell phone costs of outreach workers during the performance of these activities.

Updated June 17, 2020

b. **Case Management.** The cost of assessing housing and service needs, arranging, coordinating, and monitoring the delivery of individualized services to meet the needs of the program participant. Eligible services and activities are as follows: using the centralized or coordinated assessment system as required under § 576.400(d); conducting the initial evaluation required under § 576.401(a), including verifying and documenting eligibility; counseling; developing, securing and coordinating services; obtaining Federal, State, and local benefits; monitoring and evaluating program participants progress; providing information and referrals to other providers; and developing an individualized housing and service plan, including planning a path to permanent housing stability.

c. **Emergency Health Services.**

(i) Eligible costs are for the direct outpatient treatment of medical conditions and are provided by licensed medical professionals operating in community-based settings, including streets, parks, and other places where unsheltered homeless people are living.

(ii) ESG funds may be used only for these services to the extent that other appropriate health services are inaccessible or unavailable within the area.

(iii) Eligible treatment consists of assessing a program participant's health problems and developing a treatment plan; assisting program participants to understand their health needs; providing directly or assisting program participants to obtain appropriate emergency medical treatment; and providing medication and followup services.

d. **Emergency Mental Health Services.**

(i) Eligible costs are the direct outpatient treatment by licensed professionals of mental health conditions operating in community-based settings, including streets, parks, and other places where unsheltered people are living.

(ii) ESG funds may be used only for these services to the extent that other appropriate mental health services are inaccessible or unavailable within the area.

(iii) Mental health services are the application of therapeutic processes to personal, family, situational, or occupational problems in order to bring about positive resolutions of the problem or improved individual or family functioning or circumstances.

(iv) Eligible treatment consists of crisis interventions, the prescription of psychotropic medications, explanation about the use and management of medications, and combinations of therapeutic approaches to address multiple problems.

e. **Transportation.** The transportation costs of travel by outreach workers, social workers, medical professionals, or other service providers are eligible, provided that this travel takes place during the provision of services eligible under this section. The costs of transporting unsheltered people to emergency shelters or other service facilities are also eligible. These costs include the following:

(i) The cost of a program participant's travel on public transportation;

(ii) If service workers use their own vehicles, mileage allowance for service workers to visit program participants;

Updated June 17, 2020

(iii) The cost of purchasing or leasing a vehicle for the Grantee in which staff transports program participants and/or staff serving program participants, and the cost of gas, insurance, taxes, and maintenance for the vehicle; and

(iv) The travel costs of Grantee staff to accompany or assist program participants to use public transportation.

f. **Services to Special Populations.** ESG funds may be used to provide services for homeless youth, victim services, and services for people living with HIV/AIDS, so long as the costs of providing these services are eligible under paragraphs (a) through (c) of this section. The term victim services means services that assist program participants who are victims of domestic violence, dating violence, sexual assault, or stalking, including services offered by rape crisis centers and domestic violence shelters, and other organizations with a documented history of effective work concerning domestic violence, dating violence, and sexual assault, or stalking.

Under Street Outreach Services, ESG funds may not be used for the following:

- a. Emergency medical and/or mental health services accessible or available within the area under an existing program; and
- b. Maintenance of existing services already being provided within the past 12 months prior to funding.

2. Emergency Shelter

Funds may be used to cover the costs of providing essential services to homeless families and individuals in emergency shelters and operational expenses of emergency shelters.

Eligible Participants: Individuals and families who qualify as homeless under Categories 1, 2, 3 and 4 of HJD's Definition of "Homeless".

Allowable Activities:

a. **Essential Services.** This includes services concerned with employment, health, drug abuse, education and staff salaries necessary to provide these services and may include, but are not limited to:

(i) **Case Management.** The cost of assessing, arranging, coordinating, and monitoring the delivery of individualized services to meet the needs of the program participant is eligible. Component services and activities consist of:

- (A) Using the centralized or coordinated assessment system as required under §576.400(d);
- (B) Conducting the initial evaluation required under §576.401(a), including verifying and documenting eligibility;
- (C) Counseling;
- (D) Developing, securing, and coordinating services and obtaining Federal, State and local benefits;
- (E) Monitoring and evaluating program participant progress;

Updated June 17, 2020

(F) Providing information and referrals to other providers;

(G) Providing ongoing risk assessment and safety planning with victims of domestic violence, dating violence, sexual assault, and stalking; and

(H) Developing an individualized housing and service plan, including planning a path to permanent housing stability.

(ii) Child Care. The costs of child care for program participants, including providing meals and snacks, and comprehensive and coordinated sets of appropriate developmental activities, are eligible. The children must be under the age of 13, unless they are disabled. Children with disabilities must be under the age of 18.

The child-care center must be licensed by the jurisdiction in which it operates in order for its costs to be eligible.

(iii) Education Services. When necessary for the program participant to obtain and maintain housing, the costs of improving knowledge and basic educational skills are eligible. Services include instruction or training in consumer education, health education, substance abuse prevention, literacy, English as a Second Language, and General Educational Development (GED). Component service or activities are screening, assessment and testing; individual or group instruction; tutoring; provision of books, supplies and instructional material; counseling; and referral to community resources.

(iv) Employment Assistance and Job Training. The costs of employment assistance and job training programs are eligible, including classroom, online, and/or computer instruction; and services that assist individuals in securing employment, acquiring learning skills, and/or increasing earning potential. The cost of providing reasonable stipends to program participants in employment assistance and job training programs is an eligible cost. Learning skills include those skills that can be used to secure and retain a job, including the acquisition of vocational licenses and/or certificates. Services that assist individuals in securing employment consist of employment screening, assessment, or testing; structured job skills and job-seeking skills; special training and tutoring, including literacy training and prevocational training; books and instructional material; counseling or job coaching; and referral to community resources.

(v) Outpatient Health Services. Eligible costs are for the direct outpatient treatment of medical conditions and are provided by licensed medical professionals.

Emergency Solutions Grant (ESG) funds may be used only for these services to the extent that other appropriate health services are unavailable within the community. Eligible treatment consists of assessing a program participant's health problems and developing a treatment plan; assisting program participants to understand their health needs; providing directly or assisting program participants to obtain appropriate medical treatment, preventive medical care, and health maintenance services; including providing medication and follow-up services; and providing preventive and noncosmetic dental care.

(vi) Legal Services.

(A) Eligible costs are the hourly fees for legal advice and representation by attorneys licensed and in good standing with the bar association of the State in which the services are provided, and by

Updated June 17, 2020

person(s) under the supervision of the licensed attorney, regarding matters that interfere with the program participant's ability to obtain and retain housing.

(B) ESG funds may be used only for these services to the extent that other appropriate legal services are unavailable or inaccessible within the community.

(C) Eligible subject matters are child support, guardianship, paternity, emancipation, and legal separation, orders of protection and other civil remedies for victims of domestic violence, dating violence, sexual assault, and stalking, appeal of veterans and public benefit claim denials, and the resolution of outstanding criminal warrants.

(D) Component services or activities may include client intake, preparation of cases for trial, provision of legal advice, representation at hearings, and counseling. (E) Fees based on the actual service performed (i.e., fee for service) are also eligible, but only if the cost would be less than the cost of hourly fees. Filing fees and other necessary court costs are also eligible.

If the Grantee is a legal services provider and performs the services itself, the eligible costs are the Grantee's employees' salaries and other costs necessary to perform the services.

(E) Legal services for immigration and citizenship matters and issues relating to mortgages are ineligible costs. Retainer fee arrangements and contingency fee arrangements are ineligible costs.

(vii) Life Skills Training. The costs of teaching critical life management skills that may never have been learned or have been lost during the course of physical or mental illness, domestic violence, substance use, and homelessness are eligible costs.

These services must be necessary to assist the program participant to function independently in the community. Component life skills training are budgeting resources, managing money, managing a household, resolving conflict, shopping for food and needed items, improving nutrition, using public transportation, and parenting.

(viii) Mental Health Services.

(A) Eligible costs are the direct outpatient treatment by licensed professionals of mental health conditions.

(B) ESG funds may only be used for these services to the extent that other appropriate mental health services are unavailable or inaccessible within the community.

(C) Mental health services are the application of therapeutic processes to personal, family, situational, or occupational problems in order to bring about positive resolution of the problem or improved individual or family functioning or circumstances. Problem areas may include family and marital relationships, parent-child problems, or symptom management.

(D) Eligible treatment consists of crisis interventions; individual, family, or group therapy sessions; the prescription of psychotropic medications or explanations about the use and management of medications; and combinations of therapeutic approaches to address multiple problems.

(ix) Substance Abuse Treatment Services.

Updated June 17, 2020

(A) Eligible substance abuse treatment services are designed to prevent, reduce, eliminate, or deter relapse of substance abuse or addictive behaviors and are provided by licensed or certified professionals.

(B) ESG funds may only be used for these services to the extent that other appropriate substance abuse treatment services are unavailable or inaccessible within the community.

(C) Eligible treatment consists of client intake and assessment, and outpatient treatment for up to 30 days. Group and individual counseling and drug testing are eligible costs. Inpatient detoxification and other inpatient drug or alcohol treatment are not eligible costs.

(x) Transportation. Eligible costs consist of the transportation costs of a program participant's travel to and from medical care, employment, child care or other eligible essential services facilities. These costs include the following:

(A) The cost of a program participant's travel on public transportation;

(B) If service workers use their own vehicles, mileage allowance for service workers to visit program participants;

(C) The cost of purchasing or leasing a vehicle for the Grantee in which staff transports program participants and/or staff serving program participants, and the cost of gas, insurance, taxes, and maintenance for the vehicle; and

(D) The travel costs of Grantee staff to accompany or assist program participants to use public transportation.

(xi) Services for Special Populations. ESG funds may be used to provide services for Homeless youth, victim services, and services for people living with HIV/AIDS, so long as the costs of providing these services are eligible under paragraphs (a)(1)(i) through (a)(1)(x) of this section. The term victim services means services that assist program participants who are victims of domestic violence, dating violence, sexual assault, or stalking, including services offered by rape crisis centers and domestic violence shelters, and other organizations with a documented history of effective work concerning domestic violence, dating violence, sexual assault, or stalking.

b. Operations. Eligible costs are the costs of maintenance (including minor or routine repairs), rent, security, fuel, equipment, insurance, utilities, food, furnishings, and supplies necessary for the operation of the emergency shelter. Where no appropriate emergency shelter is available for a homeless family or individual, eligible costs may also include a hotel or motel voucher for that family or individual.

Prohibition against involuntary family separation. The age of a child under age 18 must not be used as a basis for denying any family's admission to an emergency shelter that uses ESG funding or services and provides shelter to families.

Expenditures limits of combined Street Outreach and Emergency Shelter services cannot exceed 60% of the entire ESG allocation. THDA reserves the right to adjust applicants' budgets, if needed, to remain within this requirement.

Under Emergency Shelter Services, ESG may not be used for the following:

Updated June 17, 2020

- a. Acquisition of real property;
- b. New construction or rehabilitation of an emergency shelter for the homeless;
- c. Property clearance or demolition;
- d. Staff training or fund raising activities;
- e. Salary of case management supervisor when not working directly on participant issues;
- f. Advocacy, planning, and organizational capacity building;
- g. Staff recruitment and/or training
- h. Transportation costs not directly associated with service delivery.
- i. Recruitment or on-going training of staff;
- j. Depreciation;
- k. Costs associated with the organization rather than the supportive housing project (advertisements, pamphlets about the agency, surveys, etc.)
- l. Staff training, entertainment, conferences or retreats;
- m. Public relations or fund raising;
- n. Bad debts or bank fees; and
- o. Mortgage payments.

3. Homelessness Prevention

Activities related to preventing persons from becoming homeless and to assist participants in regaining stability in their current or other permanent housing.

Eligible Participants: Extremely low-income individuals and families with household incomes of at or below 30% of Area Median Income who qualify as homeless under Categories 2, 3 and 4 of HUD's Definition of "Homelessness" or any category of HUD's Definition of "At Risk of Homelessness".

4. Rapid Re-Housing

Activities related to help a homeless individual or family to move into permanent housing.

Eligible Participants: Individuals and families who meet HUD's definition of "Homeless" under Categories 1 and 4.

Allowable Activities for Prevention and Rapid Re-Housing:

a. Financial Assistance – ESG funds may be used to pay housing owners, utility companies, and other third parties for the following costs:

(i) Rental application fees. ESG funds may pay for the rental housing application fee that is charged by the owner to all applicants.

(ii) Security deposits. ESG funds may pay for a security deposit that is equal to no more than 2 months' rent.

(iii) Last month's rent. If necessary to obtain housing for a program participant, the last month's rent may be paid from ESG funds to the owner of that housing at the time the owner is paid the security deposit and the first month's rent. This assistance must not exceed one month's rent and must be included in calculating the program participant's total rental assistance, which cannot exceed 24 months during any 3-year period.

Updated June 17, 2020

(iv) Utility deposits. ESG funds may pay for a standard utility deposit required by the utility company for all customers for the utilities listed in paragraph (5) of this section.

(v) Utility payments. ESG funds may pay for up to 24 months of utility payments per program participant, per service, including up to 6 months of utility payments in arrears, per service. A partial payment of a utility bill counts as one month. This assistance may only be provided if the program participant or a member of the same household has an account in his or her name with a utility company or proof of responsibility to make utility payments. Eligible utility services are gas, electric, water, and sewage. No program participant shall receive more than 24 months of utility assistance within any 3-year period.

(vi) Moving costs. ESG funds may pay for moving costs, such as truck rental or hiring a moving company. This assistance may include payment of temporary storage fees for up to 3 months, provided that the fees are accrued after the date the program participant begins receiving assistance under paragraph (b) of this section and before the program participant moves into permanent housing.

Payment of temporary storage fees in arrears is not eligible.

b. Service Costs. ESG funds may be used to pay the costs of providing the following services:

(i) Housing search and placement. Services or activities necessary to assist program participants in locating, obtaining, and retaining suitable permanent housing, include the following:

(A) Assessment of housing barriers, needs and preferences;

(B) Development of an action plan for locating housing;

(C) Housing search;

(D) Outreach to and negotiation with owners;

(E) Assistance with submitting rental applications and understanding leases;

(F) Assessment of housing for compliance with ESG requirements for habitability, lead-based paint, and rent reasonableness;

(G) Assistance with obtaining utilities and making moving arrangements; and

(H) Tenant counseling.

(ii) Housing stability case management. ESG funds may be used to pay cost of assessing, arranging, coordinating, and monitoring the delivery of individualized services to facilitate housing stability for a program participant who resides in permanent housing or to assist a program participant in overcoming immediate barriers to obtain housing. This assistance cannot exceed 30 days during the period the program participant is seeking permanent housing and cannot exceed 24 months during the period the program participant is living in permanent housing. Component services and activities consist of:

(A) Using the centralized or coordinated assessment system as required under §576.400(d) to evaluate individuals and families applying for or receiving homeless prevention or rapid re-housing assistance;

Updated June 17, 2020

(B) Conducting the initial evaluation required under §576.401(a), including verifying and documenting eligibility, for individuals and families applying for homelessness prevention or rapid re-housing assistance.

(C) Counseling

(D) Developing, securing, and coordinating services and obtaining Federal, State, and local benefits;

(E) Monitoring and evaluating program participant progress;

(F) Providing information and referrals to other providers;

(G) Developing an individualized housing and service plan, including planning a path to permanent housing stability; and

(H) Conducting re-evaluations required under §576.401(b).

(3) **Mediation.** ESG funds may pay for mediation between the program participant and the owner of person(s) with whom the program participant is living, provided that the mediation is necessary to prevent the program participant from losing permanent housing in which the program participant currently resides.

(4) **Legal Services.** ESG funds may pay for legal services, as set forth in §576.102(a)(1)(vi), except that the eligible subject matters also include landlord/tenant matters, and the services must be necessary to resolve a legal problem that prohibits the program participant from obtaining permanent housing or will likely result in the program participant losing the permanent housing in which the program participant currently resides.

(5) **Credit Repair.** ESG funds may pay for credit counseling and other services necessary to assist program participants with critical skills related to household budgeting, managing money, accessing a free personal credit report, and resolving personal credit problems. This assistance does not include the payment or modification of a debt.

The Grantee may set a maximum dollar amount that a program participant may receive for each type of financial assistance. The Grantee may also set a maximum period for which a program participant may receive any of the types of assistance or services.

Financial assistance cannot be provided to a program participant who is receiving the same type of assistance through other public sources.

c. Short and Medium Term Rental Assistance Requirements and Restrictions

(i) Compliance with FMR (Fair Market Rents) and Rent Reasonableness.

(ii) For purposes of calculating rent, the rent must equal the sum of the total rent, any fees required for rental (excluding late fees and pet deposits), and, if the tenant pays separately for utilities (excluding telephone) the monthly allowance for utilities as established by the public housing authority for the area in which the housing is located.

(iii) Compliance with minimum habitability standards.

Updated June 17, 2020

(iv) Tenant based rental assistance means that participants select a housing unit in which to live and receive rental assistance. Project based rental assistance mean that grantees identify permanent housing units that meet ESG requirements and enter into a rental assistance agreement with the owner to reserve the unit and subsidize it so that eligible program participants have access to the unit.

(v) A standard and legal lease must be in place.

(vi) No rental assistance can be provided to a household receiving assistance from another public source for the same time period (with the exception of rental arrears).

(vii) Participants must meet with a case manager at least monthly for the duration of the assistance (participants who are victims of domestic violence are exempt if meeting would increase the risk of danger to client).

(viii) The Grantee must develop an individualized plan to help the program participant remain in permanent housing after the ESG assistance ends.

(ix) The Grantee must make timely payments to each owner in accordance with the rental agreement. The Grantee is solely responsible for paying late payment penalties that it incurs with non-ESG funds.

Under Prevention and Rapid-Rehousing Activities, ESG funds may not be used for the following:

- a. Mortgage loan payments;
- b. Pet deposits;
- c. Late fees incurred if grantee does not pay agreed rental subsidy by agreed date;
- d. Payment of temporary storage fees in arrears;
- e. Payment of past debt not related to rent or utility; and
- f. Financial assistance to program participants who are receiving the same type of assistance through other public sources or to a program participant who has been provided with replacement housing payments under URA during the same time period.

5. Homeless Management Information System (HMIS) Data Collection

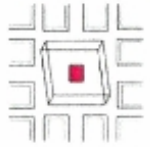
Eligible costs include hardware; software; equipment costs; staffing for operating HMIS data collection, monitoring and analysis; reporting to the HMIS Lead Agency; training on HMIS use; and obtaining technical support. Domestic violence agencies may use HMIS funds to pay for costs in obtaining and operating a data collection program comparable to HMIS, including user fees, software, equipment, training, and maintenance.

Under HMIS Data Collection: Grantees that are not compliant with HUD's standards on participation, data collection, and reporting under a local HMIS will not be eligible for reimbursement for HMIS activities.

Updated June 17, 2020

III. Analysis of Impediments to Fair Housing Choice

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE KNOXVILLE, TN



PLANNING CONSULTANTS: FARMER | MORGAN

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[CONTENTS]

INTRODUCTION	05
METHODOLOGY	09
JURISDICTIONAL BACKGROUND DATA	13
Population: Age, Gender, Family Type	
Race	
National Origin	
Limited English Proficiency Language	
Disability	
Employment	
Income	
Housing Profile	
Home Mortgage Disclosure Act Data	
FAIR HOUSING STATUS	45
PUBLIC SECTOR ANALYSIS	51
PRIVATE SECTOR ANALYSIS	63
CONCLUSIONS AND RECOMMENDATIONS	67
APPENDIX	75

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[A] INTRODUCTION

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE KNOXVILLE, TN

[INTRODUCTION]

A) INTRODUCTION

Knox County and City of Knoxville strives to provide an environment that is free from discrimination based on selected characteristics, also called protected classes. Fair housing and equal opportunity are fundamental principles to creating and sustaining communities in Knox County and the City of Knoxville. The city and county are entitlement communities under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing," each community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of Title I of the Housing and Community Development Act of 1974, Title II of the Americans with Disabilities Act of 1990, Architectural Barriers Act of 1968, Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, Executive Order 11063, Executive Order 11246, Executive Order 12892, Executive Order 12898, Executive Order 13166, and Executive Order 13217.

The HUD Fair Housing and Equal Opportunity (FHEO) Office advises Federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five-Year Consolidated Plan, and then every five (5) years thereafter. In addition, each year the communities, as part of its Annual Action Plan, must sign certifications that they will affirmatively further fair housing. This means that Knox County and City of Knoxville will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken. The County and City's 2020 AI coincides with the County

and City's five-year Consolidated Plan 2020-2024 and builds upon previous analyses that were completed in 2005, 2010, and 2015.

The Analysis of Impediments Study to Fair Housing Choice (AI) provides jurisdictions with information related to policies, procedures, and practices in place that impede fair housing choice for all its citizens. The study is a requirement by the U.S. Department of Housing and Urban Development (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 Title VIII of the Civil Rights Act of 1968 recognized as the Federal Fair Housing Act and Fair Housing Amendments Act of 1988

The Federal Fair Housing Act (FHAct). 42 U.S.C. 3601-19, prohibits discrimination in housing practices on the basis of race, color, religion, sex, national origin, familial status, and disability. (FH Act uses the term handicap, however, this document uses the term disability, which has the same legal meaning.) The Act prohibits housing providers from discriminating against persons because of their disability or the disability of anyone associated with them and from treating persons with disabilities less favorably than others because of the disability. The Act also requires housing providers to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford such person(s) equal opportunity to use and enjoy a dwelling. In addition, the Act requires that housing providers allow tenants to make reasonable modifications to units and common spaces in a dwelling. The Act applies to the vast majority of privately and publicly owned housing including housing subsidized by the federal government or rented through the use of Section 8 voucher assistance. HUD's

regulations implementing the disability discrimination prohibitions of the Act may be found at 24 CFR 100.201-205.

The Fair Housing Act prohibits discrimination based on the following protected classes:

- + Race
- + Color
- + National Origin
- + Religion
- + Sex
- + Familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under 18)
- Disability

Furthermore, the impediments to fair housing choice

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

The AI is a review of impediments to fair housing choice in the public and private sector. The study involves:

- A comprehensive review of a State or Entitlement Jurisdiction's laws, regulations, and administrative policies, procedures, and practices that affect the approval of sites and other building requirements used in the approval process for the construction of housing
- An assessment of how those laws, etc. affect the location, availability, and accessibility of housing

- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds, and
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration.

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[B] METHODOLOGY

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
KNOXVILLE, TN

[METHODOLOGY]

B) METHODOLOGY

The methodology employed to undertake this AI study includes:

RESEARCH:

- + Examination of mortgage lending trends through the analysis of data available through the Home Mortgage Disclosure Act (HMDA). Enacted by Congress in 1975 and implemented by the Federal Reserve Board's Regulation C, HMDA requires lending institutions to report public loan data. Using the loan data submitted by these financial institutions, the Federal Financial Institutions Examination Council (FFIEC) creates aggregate and disclosure reports for each metropolitan area (MA) that are available to the public at central depositories.
- Interviews with local government staff and community representatives.
- + A review of source documents, including the most recent AI, conducted in 2015, the 2015-2020 Consolidated Plan, the most recent Tennessee Human Rights Commissions Annual Report, and the most recent Annual Action Plan.
- + A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data.
- + A review of the segregation and income data through CPD Maps. CPD Maps is an online data mapping tool for place-based planning. Grantees and the public can use CPD Maps to analyze and compare housing and economic conditions across their jurisdictions.
- + A review of the most recent demographic and housing data for the City from the U.S. Census.

INTERVIEWS AND MEETINGS:

An important component of the research process for this Analysis of Impediments to Fair Housing Choice involved gathering input regarding fair and affordable housing conditions, perceptions, and needs in Knoxville and

Knox County. The City and County used a variety of approaches to achieve meaningful public engagement with residents and other stakeholders, including public meetings, interviews, and web-based surveys.

- **Public Meeting**

One meeting open to the general public was held to inform the public about and gather information for the Analysis of Impediments to Fair Housing Choice. The meeting began with a short presentation providing an overview of the AI, related fair housing law, how to access HUD-provided fair housing data, and ways to provide input for the study. The remainder of the meetings consisted of an interactive discussion of fair housing, neighborhood conditions, and community resources in Knoxville and Knox County.

Public Meeting
January 21st, 2020
5:00 PM
611 Winona St, Knoxville, TN

A second public meeting was held to present and gather feedback on the results of the AI study and discuss probable impediments to Fair housing Choice in Knoxville and Knox County. Farmer | Morgan presented the AI data and findings in a presentation format followed by an open discussion about improvements, revisions and ideas that can improve the draft AI.

- **Focus Group**

In addition to the public meeting, a focus group was held on February 11th, 2020 at noon at 546 College Street, Knoxville, TN. Knoxville Branch of National Association for the Advancement of Colored People (KNAACP) ensures the political, educational, social, educational and economic equality of rights of all persons and eliminates race-based discrimination. KNAACP organized the group and participants included members of KNAACP, city and county staff. A flyer explaining the Analysis of Impediments to Fair Housing Choice

and related fair housing laws was circulated through the KNAACP email list serve. The discussion included fair and affordable housing needs, neighborhood conditions, and community resources in Knoxville and Knox County.

• **Stakeholder Meetings**

Two stakeholder meetings were also held to disseminate information, gather and obtain valuable community input, and solicit information for the AI study. A questionnaire was also disseminated to obtain information regarding fair housing choice and barriers to affordable housing. Stakeholders were identified by the City of Knoxville and Knox County and represented a variety of viewpoints including fair housing, advocacy for fair housing, community development and planning, employment, housing, homelessness, people with disabilities, seniors, LGBTQ persons, and others. Interview invitations were sent by email and/or phone to more than 80 stakeholders. A large number of people participated in an interview, and several invitees participated in other manners, such as by sharing the community survey and taking the stakeholder survey. Organizations from which one or more representatives participated in the development of this AI include:

- + KNAACP Housing Committee
- + Knoxville Community Development Corporation
- + The Next Step Initiative
- + Chamber of Small Business Development
- Knox County School Board
- + Knoxville City Council
- + Knox County School Board
- + The Next Step Initiative
- + Centro Hispano
- + Knoxville Leadership Initiative
- + Eastport Neighborhood Watch

- Burlington Resident Association
- + Catholic Charities
- Community Action Committee
- Socially equal energy efficient development (SEEED)
- + Home Source East Tennessee
- + Salvation Army
- + East Tennessee Housing Development Corporation (ETHDC)
- + Housing and Urban Development (HUD)
- + McMabbb
- + Knoxville Habitat for Humanity
- + Continuum of Care

• **Web based Surveys**

Another method of obtaining community input was a thirty three question web-based survey conducted for City of Knoxville and Knox County. The survey was available in English at <https://www.surveymonkey.com/r/StakeholderSurveyforAI>. The Spanish version was available at <https://www.surveymonkey.com/r/X8R89CH>. Hard copies were available at local government offices and public libraries during the months of February and March.

A web based survey for the city and county stakeholders including housing, social service, community development agencies, and advocacy agencies was conducted to solicit information from all the stakeholders and especially for those who could not attend public meetings. Follow-up phone calls and emails were sent to stimulate responses and gather information needed for the AI.

• **Public Comment Period**

The City of Knoxville and Knox County will hold a 30-day public comment period and public hearings to receive input on the draft Analysis of Impediments in April and May 2020. No comments on the

[METHODOLOGY]

AI were received during the 30-day public comment period in June 2020.

- The location of CBHG expenditures throughout City and County were reviewed.

- **Publicity of Community Engagement Activities**

A variety of approaches were used to advertise the AI planning process and related participation opportunities to as broad an audience as possible. AI flyer with the survey links along with three paper copies of the survey in English and Spanish were available at the following locations:

- + Knoxville / Knox County CAC, 2247 Western Avenue
- + Lawson McGhee Library, 500 W. Church Avenue
- + Burlington Branch Library, 4614 Ashville Hwy
- + O'Connor Senior Center, 611 Winona Street
- + KCDC Main Office, 901 N. Broadway

Notice was given to residents through a public notice in the Knoxville News Sentinel and the City of Knoxville and Knox County website, through a press release to local news outlets, and through flyers placed in public places. Flyers were also emailed to all stakeholder organizations invited to participate in interviews. In all meeting advertisements, information for anyone needing special accommodations (including translation, interpretation, and services for people with disabilities) was provided.

ANALYSIS OF DATA:

- Low- and moderate-income areas were identified and mapped.
- Concentrations of minority populations were identified and mapped.
- Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
- Fair Housing awareness in the City and County was evaluated
- Distribution by location of public and assisted housing units were analyzed and mapped.

[C] JURISDICTIONAL BACKGROUND DATA

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
KNOXVILLE, TN

The population trends for the City and County show the growing population and Table 1.1 elucidates this further. The population in City of Knoxville has increased steadily over the past decade at a rate of nearly 4% from nearly 178,874 in 2010 to 185,429 in 2018. However, the population in Knox County has increased at a rate of 5% from 2010 to 2018. Although, Knox County's population trends are a bit concerning, since the population increased by 12% between 2000 and 2010 and only 5% between 2010 and 2018.

Table 1.1 Population Trends in the City of Knoxville and Knox County

Area	2000	2010	2018
City of Knoxville, TN	173,890	178,874	185,429
Knox County, TN	382,032	432,226	456,185

Source: Decennial Census 2000, Decennial Census 2010, ACS 2014-2018

Table 1.2 Population Change in City and County

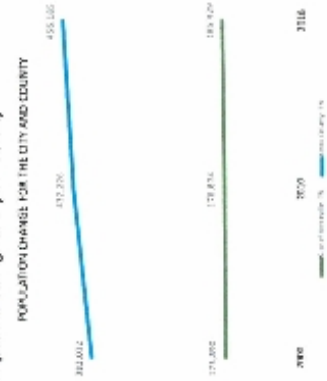
Area	Population Change (2010 to 2018)	% Change
City of Knoxville, TN	6,555	4%
Knox County, TN	23,959	5%

Source: Decennial Census 2000, Decennial Census 2010, ACS 2014-2018

AGE

The age trends (Table 1.4) for population as provided by HUD suggest that age group "Under 18" is decreasing for the entire region. On the other hand, age group "18-64" is increasing in the City of Knoxville and decreasing in the County very slowly. Additionally, the age group "65+" is only decreasing for the City of Knoxville which suggests that either the death rate is increasing for the City or people in the "65+" age groups are moving out into the County and the region. The median age for City of Knoxville is 32.6 years and for the County is 37.4 years. Furthermore, it also indicates that the working age population prefers to raise their children in the city and retirees prefer to live in the County.

Graph 1.1 Population Change in City and County



Source: Decennial Census 2000, Decennial Census 2010, ACS 2014-2018

GENDER

In terms of gender there are more females in the jurisdictions and the region as compared to the percentage of males. The percentage of females is about 52% throughout. However, population trends for the City of Knoxville suggest that the percentage of females is decreasing and there is a rise in the male population for the city. The county and the region seem to have a stable rate of growth for male and female population.

FAMILY TYPE

Families with children in Knoxville city are steady at around 42% while in Knox County the percentage of families with children have gone down by 4% from 1990 to the current year of HUD data. Similarly, for the Knoxville region families with children have gone down, this trend resonates with the national trend of predilection towards single person households and married couples

[JURISDICTIONAL BACKGROUND DATA]

choosing to remain a family of just two. Poverty is another reason why people may choose not to plan for children.

Table 1.3 Population Characteristics

	Knoxville, TN CDBG, FOMF Jurisdiction		Knox County, TN CDBG, FOMF Jurisdiction		Knoxville, TN Region	
	#	%	#	%	#	%
Sex						
Male	56,147	46.16%	114,079	46.92%	609,186	46.85%
Female	52,727	51.84%	119,110	51.08%	676,305	51.15%
Age						
Under 18	14,760	19.43%	54,615	23.42%	182,666	21.81%
18-64	121,044	68.17%	307,363	63.19%	528,898	65.14%
65+	22,070	12.39%	31,211	13.39%	116,037	15.06%
Family Type						
Families with children	16,783	42.37%	27,680	42.48%	59,742	39.52%

Source: Affirmatively Fair Housing Data and Mapping Tool (AFFH-T) Table1, Version AFFH0004

Table 1.4 Population Trends

	Knoxville, TN CDBG, FOMF Jurisdiction				Knox County, TN CDBG, FOMF Jurisdiction				Knoxville, TN Region			
	1990 Trend	2007 Trend	2017 Trend	Change	1990 Trend	2007 Trend	2017 Trend	Change	1990 Trend	2007 Trend	2017 Trend	Change
Sex												
Male	78,247	-16.68%	81,977	-7.73%	151,547	-8.10%	161,678	-6.65%	114,079	-4.83%	121,245	-6.12%
Female	82,642	55.46%	80,580	54.27%	72,747	51.84%	92,727	51.84%	102,943	51.08%	119,110	51.08%
Age												
Under 18	22,810	20.12%	21,070	20.77%	14,720	19.43%	14,760	19.43%	47,673	23.42%	54,615	23.42%
18-64	108,802	64.72%	112,070	65.25%	121,544	68.17%	121,044	68.17%	307,363	63.19%	307,363	63.19%
65+	25,428	15.16%	28,011	15.98%	22,215	12.39%	22,070	12.39%	31,211	13.39%	31,211	13.39%
Work hrs.												
For Birth	1,954	42.98%	1,489	40.51%	21,311	42.27%	16,783	42.37%	77,980	42.48%	77,980	42.48%
Other												

Source: Affirmatively Fair Housing Data and Mapping Tool (AFFH-T) Table7, Version AFFH0004

Table 1.5 Age by Cohorts

AGE	KNOXVILLE	KNOX COUNTY
Under 5 years	19,812	26,285
5 to 9 years	10,445	27,327
10 to 14 years	9,526	26,557
15 to 19 years	13,562	30,485
20 to 24 years	25,304	40,971
25 to 34 years	29,913	60,807
35 to 44 years	21,111	56,630
45 to 54 years	21,270	55,932
55 to 64 years	16,152	25,678
65 to 74 years	9,128	26,880
75 to 84 years	33,889	39,092
85 years and over	6,758	19,644
TOTAL 65 years and over	3,665	8,061
TOTAL 65 years and over	24,312	66,797

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

2) Race

Table 2.1 suggests that White, Non-Hispanics are the dominant race in both the jurisdiction and region. All other races: Black, Hispanic, Asian or Pacific Islander, and Native Americans are under 5% in Knox County and the region. While in the City of Knoxville the percentage of African Americans increases to 16.71%. There are only 25,765 Hispanics in the region of which 6,100 reside in the City of Knoxville forming about 4.53% of the total population making it the third most prevalent race in the City of Knoxville.

Table 2.2 indicates that the Hispanic population increased from 0.66% in 1990 to 4.53% in 2010 for the City of Knoxville. Similar trends of this slight increase in the number of Hispanic populations can be seen in the County as well as the region. Similar trends of slight increase in the number of Hispanic populations can be seen in the County as well as the region. African

American, Hispanic, Asian or Pacific Islander, and Native Americans have increased in numbers from 1990 to 2010 for both jurisdictions and the region. As per the current trend reported on the Affirmatively Fair Housing Mapping and Data tool provided by HUD White, Non-Hispanic are decreasing in numbers from 82.50% in 1990 to 74.6% in 2010. A decrease of about 6% in the White, Non-Hispanic populations can be seen county-wide and regionally.

Table 2.1 Race/Ethnicity Trends for Jurisdictions and Region

Race/Ethnicity	City of Knoxville, (CDBG, HOME)		Knox County, TN (CDBG, HOME)		Knoxville, TN Region	
	Number	Percent	Number	Percent	Number	Percent
White, Non-Hispanic	133,136	74.46%	211,573	90.33%	238,122	80.12%
Black, Non-Hispanic	29,861	16.71%	7,343	3.15%	45,765	15.8%
Hispanic	8,100	4.53%	6,395	2.74%	21,765	7.6%
Asian or Pacific Islander,						
Non-Hispanic	3,657	2.0%	4,419	1.77%	10,775	3.5%
Native American, Non-Hispanic	50	0.03%	498	0.21%	1,178	0.39%
Two or More Races, Non-Hispanic	3,442	1.9%	3,097	1.3%	14,476	4.8%
Other, Non-Hispanic	308	0.17%	231	0.1%	867	0.28%

Source: Affirmatively Fair Housing Data and Mapping Tool (AFFH-7) Table 1, Division AFFH000M

Segregation/Integration Analysis

Table 2.3 shows the racial/ethnic dissimilarity index. Dissimilarity index measures the degree to which two groups are evenly distributed across a geographic area and is a commonly used tool for assessing residential segregation between two groups. This dissimilarity index provides values ranging from 0 to 100, where higher numbers indicate a higher degree of segregation among the two groups measured. Generally, dissimilarity index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

JURISDICTIONAL BACKGROUND DATA

The City: As demonstrated in Table 2.3 the Non-White/White index is high for the City of Knoxville and indicates a high degree of separation between white individuals and individuals of color in 1990. However, it is important to note that the index shows a decrease since 1990 and in 2010 the segregation seems low. The Black/White index indicates a high degree of separation between white individuals and African Americans in 1990, and it still seems to be moderate with 48.52 in 2010. The index also suggests that the current year of reporting predicts a rise in the level of segregation for the Black/White dissimilarity index in the city. However, unlike the decrease in the Non-White/White dissimilarity index since 1990, the Hispanic/White shows a decrease from 1990 to 2000 but from 2000 to 2010 it seems to be increasing. Although the level of segregation is still low, it needs to be monitored as current data is showing an increase too. Additionally, this trend of segregation between White and Hispanics seems to be mirrored across all jurisdictions and even the region. Like the White/White dissimilarity index that has dropped since 1990, similarly Asian or Pacific Islander/White dissimilarity index has also gone down from a moderate level of separation to a low level of separation.

The County: The segregation levels are low for Non-White/White, and Black/White for Knox County. However, the level of segregation was moderate between Asian or Pacific Islander and White in 1990's and has since dropped in the County to be presently considered a low level of segregation. In the Knoxville region the Dissimilarity index remains moderate for Asian or Pacific Islander and White, and the trends suggest that segregation levels are decreasing for both the County and region

Knox County: The segregation levels are low for Non-White/White, and Black/White for Knox County. However, the level of segregation was moderate between Asian or Pacific Islander and White in 1990's and has since dropped in the County to be presently considered a low level of segregation. In the Knoxville region the Dissimilarity index remains moderate for Asian or Pacific Islander and White, and the trends suggest that segregation levels are decreasing for both the County and region

Table 2.2 Race/Ethnicity Trends for Jurisdictions and Region

Jurisdiction	Knox County, TN, 2010 Census - GIM 1 Jurisdiction										Knoxville, TN, 2010 Census - GIM 1 Jurisdiction										
	1990 Total		2000 Total		2010 Total		2010 %		2010 Index		2000 Total		2000 %		2000 Index		2010 Total		2010 %		2010 Index
White Pop.	1,083,933	82,406	1,166,339	97,147	1,263,486	100,000	100.00%	100.00%	100.00%	100.00%	1,083,933	82,406	1,166,339	97,147	1,263,486	100,000	100.00%	100.00%	100.00%	100.00%	100.00%
Black Pop.	25,375	16,426	31,801	18,028	39,837	16,718	1.66%	1.66%	1.66%	1.66%	25,375	16,426	31,801	18,028	39,837	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%
Hispanic Pop.	1,384	6,275	2,621	1,134	4,156	4,156	0.33%	0.33%	0.33%	0.33%	1,384	6,275	2,621	1,134	4,156	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%
Asian Pop.	1,448	6,166	9,269	5,416	23,883	2,938	0.27%	0.27%	0.27%	0.27%	1,448	6,166	9,269	5,416	23,883	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
Pacific Islander Pop.	357	622	1,121	2,855	2,273	0.21%	0.21%	0.21%	0.21%	357	622	1,121	2,855	2,273	0.18%	0.18%	0.18%	0.18%	0.18%	0.18%	0.18%
Total	1,111,493	106,034	1,217,527	124,026	1,341,553	127,132	9.62%	9.62%	9.62%	9.62%	1,111,493	106,034	1,217,527	124,026	1,341,553	10.92%	10.92%	10.92%	10.92%	10.92%	10.92%

Source: AFFLU Table 2, Version AFFLU0004

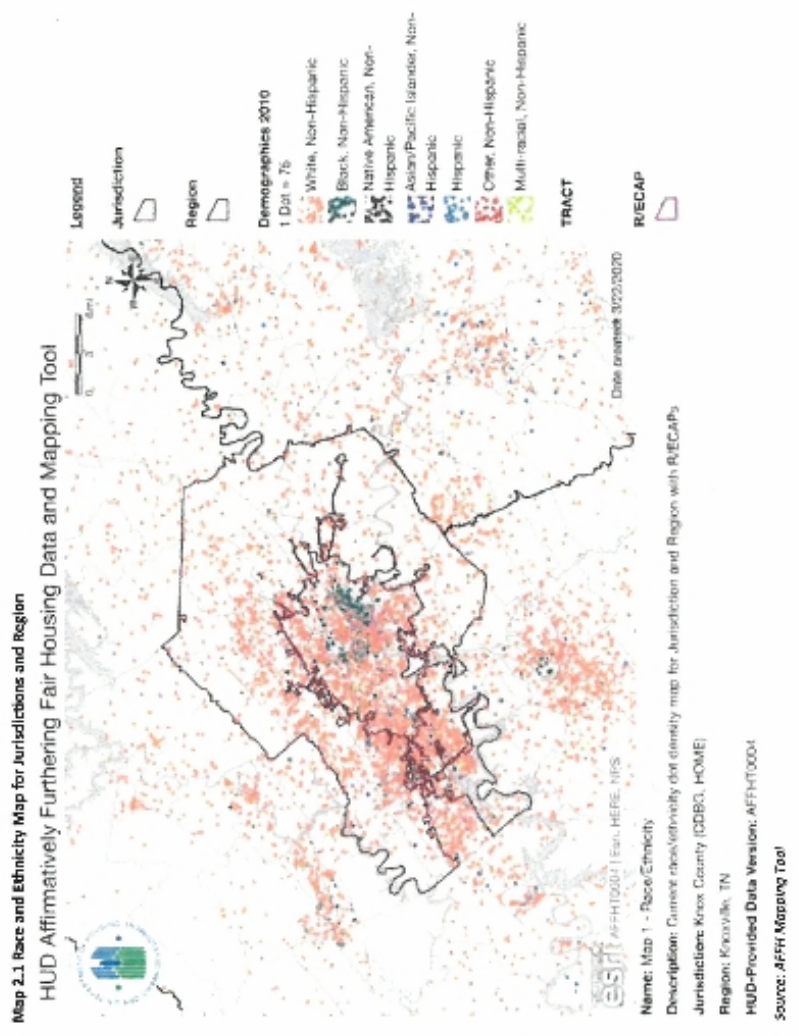
Table 2.3 Race/Ethnicity Dissimilarity Trends for Jurisdictions and Region

Race/Ethnic Dissimilarity Index	Knox County, TN, CD066, HOME Jurisdiction Trends					Knoxville, TN Region Trends				
	1990	2000	2010	Current	2000	2010	Current	1990	2000	Current
Non-White/White	59.12	45.62	36.88	40.11	28.15	24.41	27.39	51.96	42.90	38.44
Black/White	65.91	55.97	48.52	51.62	35.17	31.61	35.99	60.32	56.65	52.90
Hispanic/White	24.26	19.70	26.89	31.60	20.01	25.32	27.95	27.78	26.13	35.16
Asian or Pacific Islander/White	50.13	37.42	31.32	38.74	39.60	37.34	41.15	53.14	49.51	42.07

Source: AFPH, Table 3, Version AFPH/0004

Concentration: Despite being predominantly White, the race/ethnicity dot density map (Map 2.1) shows Census Tract (CT) 68.00, CT 20.00, CT 19.00, CT 67.00, and CT 32.00 have concentrations of African American people in the jurisdictions. Hispanics population is low and seem to be spread across central and Western Knoxville. Further, just near city limits on the West and the North an interesting mixing of various racial/ethnic groups is happening with Hispanics and Asian or Pacific Islander, Non-Hispanic are choosing to reside. CT 28.00, CT 45.00 and CT 26.00 seem to be more diverse with a good mix of African American, Hispanic, and Asian/Pacific Islander population. Note: This data is based on census tract boundaries which might be different from neighborhood boundaries.

[JURISDICTIONAL BACKGROUND DATA]



3) National Origin

Table 3.1 lists the top ten countries of origin in CDBG jurisdictions and the region. 1.99% of people in the City of Knoxville and 0.90% in Knox County City have reported Mexico as their country of origin, and a large part of them seem to reside in Knoxville. People whose country of origin is India, China (excluding Hong Kong and Taiwan), and Vietnam majority reside within city limits or on the fringes of city limit. People with a national origin in Canada seem to be the third most common country of origin in the County and the region. Further, the trends from Table 3.2 indicate a general increase in the number of foreign-born people in the CDBG jurisdictions and region.

CT 38.01, CT 46.13, and CT 57.12 are top three CTs whose populations' reported Mexico as their country of origin. CT 45.00, CT 32.00, and CT 57.12 have residents that reported India as their country of origin. CT 57.04, CT 380.1, and CT 45.00 have most people born in China (excluding Hong Kong and Taiwan). Further, CT 58.09, 57.12 and CT 52.32 have the most people who have reported their country of origin as Canada. CT 440.3, and CT 57.04 have most the people who were born in Vietnam. Broadly, CT 38.01, and CT 57.12 are the two CTs most populated with foreign born individuals.

Table 3.1 National Origin

National Origin	Knoxville, TN (CDBG, HOME) Jurisdiction	Knox County, TN (CDBG, HOME) Jurisdiction	(Knoxville, TN) Region				
P1 country of origin	Mexico	2,358	1.90% Mexico	1,977	0.90% Mexico	8,159	1.03%
P2 country of origin	India	774	0.66% India	639	0.29% India	1,981	0.25%
P3 country of origin	China excl. Hong Kong & Taiwan	588	0.50% Canada	555	0.25% Canada	1,681	0.21%
P4 country of origin	Vietnam	576	0.50% Vietnam	485	0.20% China excl. Hong Kong & Taiwan	1,694	0.19%
P5 country of origin	Guatemala	481	0.41% China excl. Hong Kong & Taiwan	399	0.18% Vietnam	1,314	0.17%
P6 country of origin	Canada	328	0.28% Philippines	305	0.14% Philippines	929	0.12%
P7 country of origin	Ukraine	249	0.21% Germany	294	0.13% Germany	874	0.11%
P8 country of origin	Korea	238	0.20% Pakistan	208	0.10% Korea	802	0.10%
P9 country of origin	England	188	0.16% Other UK	271	0.12% Guatemala	754	0.09%
P10 country of origin	Philippines	184	0.16% Korea	270	0.12% England	601	0.08%

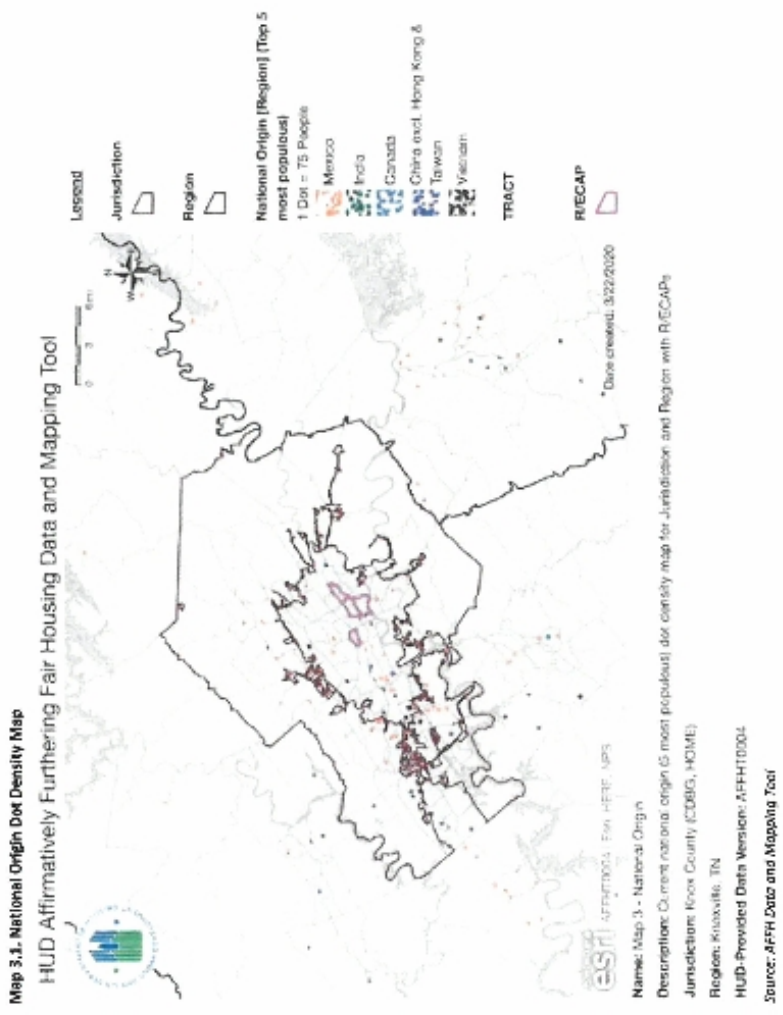
Source: AFFH-Table 1, Version AFFH10000

Table 3.2 National Origin Trends

National Origin	Knoxville, TN (CDBG, HOME) Jurisdiction		Knox County, TN (CDBG, HOME) Jurisdiction		(Knoxville, TN) Region			
	2010 Total	%	2017 Total	%	2010 Total	%		
Mexico	3,270	0.62%	5,452	0.99%	1,549	0.19%	10,271	0.80%
India	1,000	0.12%	1,549	0.19%	1,981	0.25%	4,530	0.35%
China excl. Hong Kong & Taiwan	1,000	0.12%	1,549	0.19%	1,681	0.21%	4,230	0.33%
Vietnam	1,000	0.12%	1,549	0.19%	1,694	0.21%	4,293	0.33%
Canada	1,000	0.12%	1,549	0.19%	1,314	0.17%	3,863	0.30%
Philippines	1,000	0.12%	1,549	0.19%	929	0.12%	3,478	0.27%
Ukraine	1,000	0.12%	1,549	0.19%	874	0.11%	3,423	0.26%
Korea	1,000	0.12%	1,549	0.19%	802	0.10%	3,351	0.26%
England	1,000	0.12%	1,549	0.19%	754	0.09%	3,303	0.25%
Other UK	1,000	0.12%	1,549	0.19%	271	0.03%	3,820	0.29%
Guatemala	1,000	0.12%	1,549	0.19%	270	0.03%	3,819	0.29%
Pakistan	1,000	0.12%	1,549	0.19%	208	0.03%	3,757	0.29%

Source: AFFH-Table 1, Version AFFH10000

[JURISDICTIONAL BACKGROUND DATA]



4) Limited English Proficiency (LEP) Language

Concurrent with data of people born in foreign countries, the limited English proficiency language Table 5.2 indicates an increase in the number of people who are not proficient in the English language from 1990 to the current data point. Both the jurisdiction and the region show languages like Spanish, Chinese, and Vietnamese (Table 5.1) as the primary language for a few people in the CDBG jurisdiction and region which corresponds with people born in Mexico, China, and Vietnam. See Map 3.1 and Map 4.1 for more detail.

CT 46.10, CT 46.14, and CT 38.01 seems to have the highest concentration of people that speak Spanish and have limited English language proficiency. CT 44.03, CT 49.00, and CT 48.00 have the most concentration of people speaking Vietnamese, and CT 58.64 has the greatest number of Chinese speaking residents. This corresponds with the dot density map displaying people of foreign origin. When compared to the region, the density of people speaking foreign languages is more concentrated in the City of Knoxville, especially on the western side of the jurisdiction at the city limits.

Table 4.1 Limited English Proficiency Language

Limited English Proficiency (LEP) Language	Knoxville, TN, CDBG, F-OMD Jurisdiction			Knox County, TN, CDBG, F-OMD Jurisdiction			Knoxville, TN, Region		
	#	%		#	%		#	%	
#1 LEP Language: Spanish	3,036	1.79%	Spanish	2,150	0.97%	Spanish	9,317	1.15%	
#2 LEP Language: Vietnamese	548	0.32%	Vietnamese	329	0.15%	Chinese	1,242	0.16%	
#3 LEP Language: Chinese	488	0.29%	Chinese	292	0.13%	Vietnamese	1,072	0.13%	
#4 LEP Language: Arabic	404	0.24%	Arabic	207	0.09%	Arabic	673	0.08%	
#5 LEP Language: Other Indic Language	166	0.10%	Other Indic Language	199	0.09%	Korean	449	0.06%	
#6 LEP Language: Russian	149	0.09%	Other Indic Language	105	0.05%	French	425	0.05%	
#7 LEP Language: Korean	142	0.08%	Tagalog	105	0.05%	Other Indic Language	416	0.05%	
#8 LEP Language: French	134	0.08%	Russian	102	0.05%	Other Indic Language	388	0.05%	
#9 LEP Language: Other Asian Language	110	0.06%	Korean	98	0.04%	Arabic	284	0.04%	
#10 LEP Language: Tagalog	72	0.04%	Other Asian Language	95	0.04%	Russian	275	0.03%	

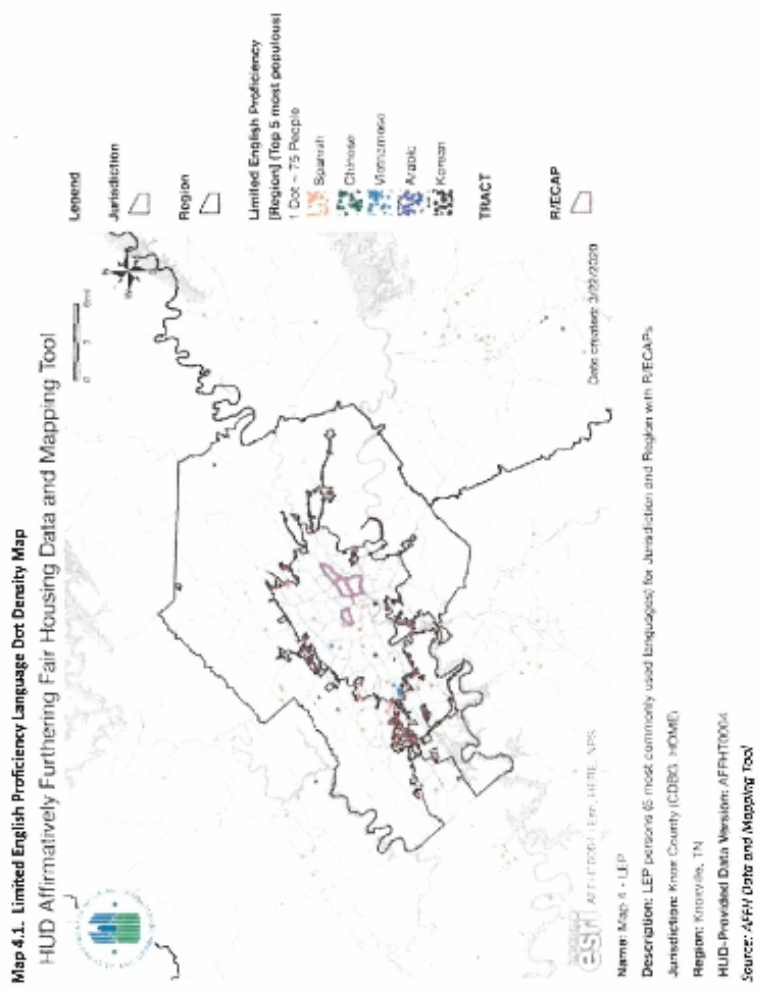
Source: AFFH-T Table 1, Version AFFH0004

Table 4.2 Limited English Proficiency Language Trend

LEP Language	Knoxville, TN, CDBG, F-OMD Jurisdiction					Knox County, TN, CDBG, F-OMD Jurisdiction					Knoxville, TN, Region				
	2020 Trend	2017 Trend	2014 Trend	2011 Trend	2007 Trend	2020 Trend	2017 Trend	2014 Trend	2011 Trend	2007 Trend	2020 Trend	2017 Trend	2014 Trend	2011 Trend	2007 Trend
Spanish	3,036	2,951	2,721	4,701	2,621	5,792	3,248	1,126	0.79%	1,641	1,021	4,239	1,766	4,973	1,656
Vietnamese	548	529	479	479	479	329	329	329	329	329	329	329	329	329	329
Chinese	488	488	488	488	488	292	292	292	292	292	292	292	292	292	292
Arabic	404	404	404	404	404	207	207	207	207	207	207	207	207	207	207
Other Indic Language	166	166	166	166	166	199	199	199	199	199	199	199	199	199	199
Russian	149	149	149	149	149	105	105	105	105	105	105	105	105	105	105
Korean	142	142	142	142	142	102	102	102	102	102	102	102	102	102	102
French	134	134	134	134	134	102	102	102	102	102	102	102	102	102	102
Other Asian Language	110	110	110	110	110	98	98	98	98	98	98	98	98	98	98
Tagalog	72	72	72	72	72	95	95	95	95	95	95	95	95	95	95

Source: AFFH-T Table 2, Version AFFH0004

[JURISDICTIONAL BACKGROUND DATA]



0.24 Jurisdictional Background Data Analysis of limited english proficiency (LEP) and other

5) Disability Type

51,767 people in the City of Knoxville are facing some physical difficulty and 50,704 are suffering from some disability in Knox County. About 14,176 people have an ambulatory difficulty, 211,512 people have cognitive difficulties, 10,276 have independent living difficulty, and 5,838 have some hearing difficulty in the City. It is important to note here that some people could be accounted for more than one disability and could also be duplicated while courting for Knox County as well. However, the concentration of people experiencing difficulties was high in and around the city with access to healthcare being a possible reason. The census tracts that have highest number of people with ambulatory difficulties are CT 49.00, CT 68.00, and CT

21.00. Self-care issues are most prevalent with people residing in CT 49.00, CT 68.00, and CT 57.12. The people who need assistance and can't live independently are high in CT 68.00, CT 49.00, and CT 59.08. Map 5.1 shows the density of people with disabilities in the city and county.

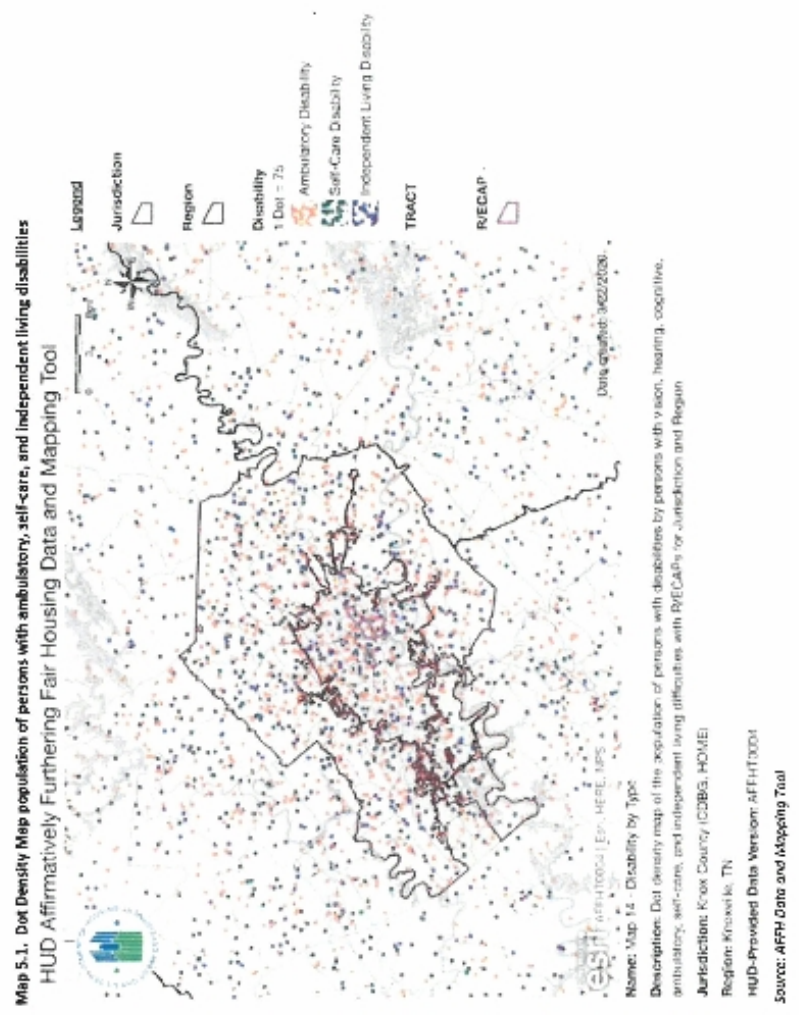
Map 5.2 shows the dot density of people with vision, hearing and cognitive disabilities. The highest number of vision difficulties are found in people residing in CT 57.12, CT 64.01, and CT 68.00. Additionally, CT 49.00, CT 29.00 and CT 68.00 have the highest number of people with cognitive problems and CT 41.00, CT 64.02, and CT 51.00 have the highest number of residents with hearing difficulties.

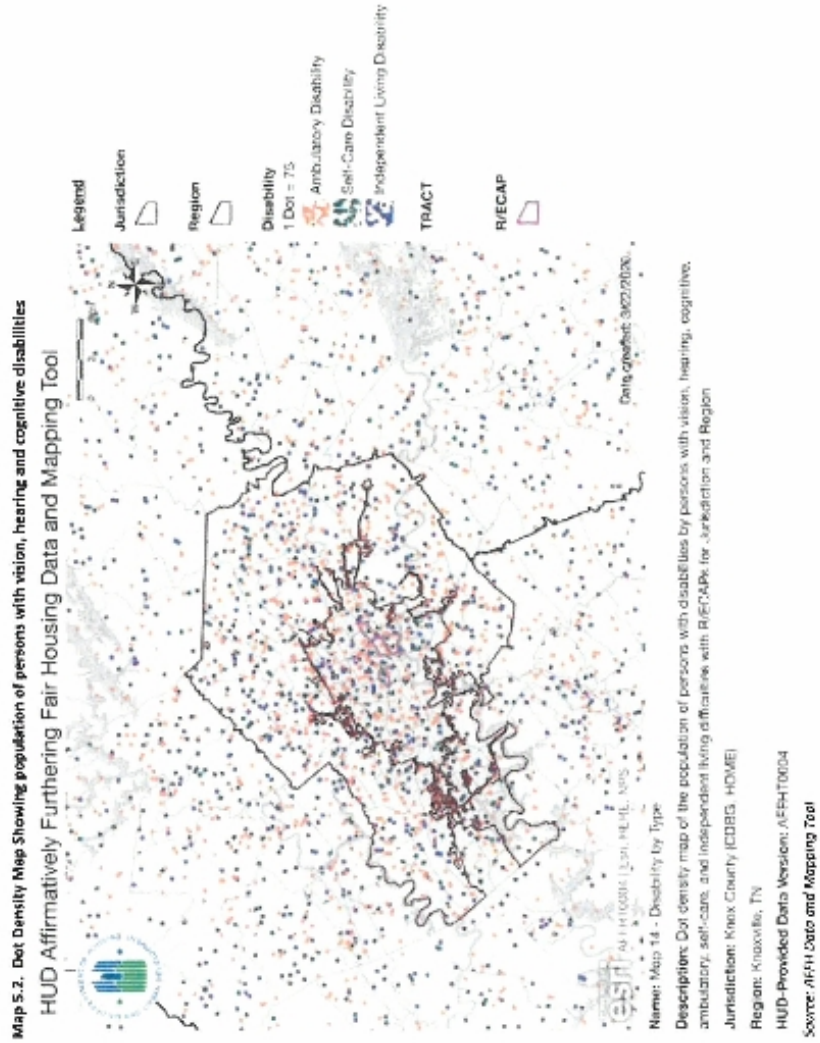
Table 5.1 Disability Type

Disability Type	Knoxville, TN (DB6, =OAF) Jurisdiction	Knox County, TN (DB6, =OXCL) Jurisdiction	Knoxville, TN Region			
	#	%	#	%		
Hearing difficulty	5,838	3.47%	7,060	3.23%	35,869	4.57%
Vision difficulty	4,633	1.76%	4,302	1.96%	23,271	2.80%
Cognitive difficulty	11,512	6.84%	9,740	4.43%	51,623	6.57%
Ambulatory difficulty	14,176	8.43%	14,176	6.46%	71,711	9.13%
Self-care difficulty	5,332	3.17%	5,376	2.45%	28,619	3.62%
Independent living difficulty	10,276	6.11%	10,030	4.57%	49,756	6.34%

Source: AFFF-7 Table 2, Version AFFF7004

[JURISDICTIONAL BACKGROUND DATA]





[JURISDICTIONAL BACKGROUND DATA]

6) Employment

According to the recent ACS (2011-2015) and HUD populated data, over 90% of the population 16 years and over is in the labor force. The rate of unemployment in the ages of 16-24 is 15.74% while rate of unemployment in ages 25-64 years is only 3.95%. The US Department of Labor's Economic Summary for Knoxville Region published March 05, 2020 reports a 3.4% national unemployment rate for the month of December 2019. Further, it finds that the unemployment rate for Knox County is only 2.5% and that of Knoxville is 3.1%.

The prevalent occupation of the civilian employed population 16 years and over is the "Educational services, and health care and social assistance" category with nearly 16,268 people employed in this sector followed by 14,021 workers in the "retail trade" business. The third sector that employs most people in Knox County is the "Arts, Entertainment, Accommodations"

as shown in Table 6.2. Further, top employers reported by the East Tennessee Economic Development Agency's list of largest employers, updated in 2020, are shown in Table 6.3. The Economic Development Agency elucidates the above findings as 9,384 employees work for The University of Tennessee that reside in Knoxville. With 8,082 residents working in the public education system, Knox County Schools employs about 8,082 workers. Additionally, Covenant Health, Wal-mart Stores, Inc. and Clayton Homes are also big regional employers that employ Knox County residents.

Table 6.1 Employment Status for the Civilians Employed Population 16 years and over, Knoxville

Total Population in the Civilian Labor Force	64,688
Civilian Employed Population 16 years and over	61.1%
Unemployment Rate	3.1%

Source: ACS 2018, 5 year estimates

Table 6.2 Occupations for the Civilians Employed Population 16 years and over

Business by Sector in Knox County	Number of Workers	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	287	0	1	0
Arts, Entertainment, Accommodations	11,840	12	9	-6
Construction	4,343	5	7	3
Education and Health Care Services	16,268	17	13	5
Finance, Insurance, and Real Estate	3,909	6	4	-2
Information	4,340	2	3	-1
Manufacturing	8,872	9	15	6
Other Services	3,861	1	4	1
Professional, Scientific, Management Services	10,084	11	9	-2
Public Administration	0	0	0	0
Retail Trade	14,021	15	9	-6
Transportation and Warehousing	3,808	4	5	2
Wholesale Trade	5,540	6	8	2
Total	86,178	--	--	--

Source: ACS 2012-2015, ACS 770workers, 2015 Longitudinal Employer-Household Dynamics (A86)

The largest negative values in the Jobless Workers column in Table 6.2, are within the Retail Trade; Education and Health Care Services; and Arts, Entertainment, and Accommodations sectors. This indicates that large commuter populations travel from Knox County for these jobs. This is supported by Table 6.5 below, indicating 15% of the workforce works outside the county. Additionally, ACS suggests that 25% of the workforce has a commute time between 30 and 60 minutes which further validates that workers travel outside for work as shown in Table 6.6.

Access to work and home form the major commute for any city or any region. Fair means of transportation and the ability of a county to provide access to all is crucial. Knox County Community Action Committee (CAC) Transit provides accessible, demand response public transportation services to Knox County residents who live outside Knoxville city limits and to residents residing in areas in Knoxville that are not covered by Knoxville Area Transit (KAT) Transit. CAC Transit is available for \$2 per ride and rides can be scheduled a day before the planned trip. Knoxville is served by their own transportation system called KAT which serves 23 fixed routes and covers over 1,100 bus stops. Additionally, Knoxville also has a free trolley line that serves the downtown and university area.

Table 6.3 Top Employers

Company	Total Employees	Description
The University of Tennessee - Knoxville	9,384	State university
Knox County Schools	8,082	Public education system
University of Tennessee Medical Center (UMC)	5,458	Health care system
State of Tennessee - Regional Offices	3,285	State administrative offices
City of Knoxville	2,644	Municipal government
Knox County Government	2,590	County government
East Tennessee Children's Hospital	1,847	Area children's hospital
CMS Coebrick Corp.	1,594	Druggists and pharmaceutical distribution
Copper Cellar Corp.	1,540	Full-service restaurants
Brothers Management	1,500	McDonald's franchise
Ekvon	1,476	Electronic payment processing service center
United Parcel Service (UPS)	1,450	Shipping and delivery operation
Tennessee Valley Authority (TVA)	1,326	Regional power authority & development agency
Knoxville Utilities Board (KUB)	1,106	Local utilities provider
U.S. Postal Service	1,060	Mail service
Broadway Electric Service	1,047	Construction - electrical contractor
Pellissippi State Technical Community College	1,019	Two-year technical community college.

Source: List Tennessee Economic Development Agency's list of largest employers, updated in 2020.

Table 6.4 indicates that only 1.63% of the population over 15 years that go to work choose public transportation as an option, 3.59% walk, only 0.70% bike and 9.45% carpool in a car, van or truck. While 79.90% drive alone in a car, truck, or van as a means to commute to work. The mean travel time was reported to be 18.9 minutes as reported in ACS 2013-2017 which is about 6 minutes less than the national average. Additionally, 15.30 % of the people worked outside their county of residence and 1.0% also worked outside the state of residence (Table 6.5). The County and City have proposed energy efficient zoning codes and the average car ownership of two cars per household seem to be going against the sustainability goals. For a city that wants to reduce carbon footprint and bring about energy efficiency. A robust and integrated transportation system should be invested in. Additionally, there seems to be a disconnect between affordable housing locations and transit service areas which implies that better integration is needed.

Table 6.4 Means of Transportation, Knoxville

Subject	Percentage
Car, truck, or van - drove alone	79.9%
Car, truck, or van - car pooled	9.45%
Public transportation	1.63%
Walked	3.59%
Bicycle	0.7%
Taxicab, motorcycle, or other means	0.07%
Worked at home	3.86%

Source: ACS 2013-2017

Table 6.5 Place of Work,

Subject	Total
Worked in state of residence	99.0
Worked in county of residence	89.7
Worked outside county of residence	15.3
Worked outside state of residence	1.0

Source: ACS 2013-2017

Table 6.6 Travel Time, Knoxville

Travel Time	Percentage
≤ 30 Minutes	67.80%
30-59 Minutes	27.1%
60 or More Minutes	5.1%
Total	100%

Source: ACS 2018, 5 Year Estimates

Map 6.1 Map showing employment for Knox County and Knoxville,



Source: Continuum of Care Planning Tool

Unemployment: Knox County's unemployment rate is 2.5% while that of Knoxville is 3.1% as reported by the Bureau of Labor Statistics. The census tracts that have higher concentration of unemployed people are CT 19.00, CT 68.00, CT 14.00, and CT 29.00. These areas also suffer from high cost burden as well as a high poverty rate. The median household income in CT 14.00 and CT 68.00 remain low as well.

7) Income:

Households in Knoxville have a median household income of \$37,703, which is \$19,940 less than the national median household income. While there are 16.7% of total households with income in the range of \$50,000 to \$74,999, there are also 27% of total households whose income is less than \$15,000. These values are in stark contrast with the values of Knox County. Households in Knox County have a median household income of \$52,458, which is \$5,194 less than the national median household income. While there are 17.40% of total households with income in the range of \$50,000 to \$74,999, there are also 13% of total households whose income is less than \$15,000. There are income disparities between the two jurisdictional areas thereby suggesting that policies regarding housing and employment need a joint effort for revitalization. Concentration of poverty and lower income households begins to suggest that there are deeper issues that need to be tackled into collectively by the jurisdictions.

In 2017, the tract with the highest median household income were CT 57.10, 58.10 and 58.12. ACS, 5-year estimates suggest that 15.8% and 26.2% of the populations for whom the poverty status is determined live below the poverty line in Knox County and Knoxville respectively. The largest demographic group living in poverty are females in both the jurisdictions.

The most common racial or ethnic group living below the poverty line in Knox County is white, followed by African American, and then Hispanics with 49,887, 13,806, and 5,110 people respectively. While in Knoxville the most common racial or ethnic group living below the poverty line is African

American, followed by Native Hawaiian or Pacific Islander, and then Hispanics with 13,030, 50, and 3,356 people respectively.

Poverty rate is high in census tracts within in Knoxville city limits, with Census tracts 19.00, 68.00, 09.02, 14.00, 09.02, 69.00, 26.00 having a poverty rate of more than 50% (see map 7.1). Of those CT 69.00 and CT 14.00 are especially concerning with poverty rates of 70.31% and 67.87%, respectively. CT 14.00 has a housing cost burden of 50.43%, an unemployment rate of 22.97%, and the median household income in this census tract is \$10,164. Further, CT 69.00 has a housing cost burden of 64.45%, an unemployment rate of 4.89%, and the median household income in this census tract is \$11,754. These conditions with the prevalent poverty rate indicate that these areas need immediate attention and allocation of resources.

U.S. Department of Housing and Urban Development's (HUD) income limits in Table 7.1 show the median family income as well as HUD income limit categories-low, very low, and extremely low-income limits. HUD uses its own measure for calculating the median family income for each jurisdiction called HUD Area Median Family Income (HAMFI), that allows HUD to determine Fair Market Rent and income limits for its various housing programs. To qualify for HUD programs, a household would make less than 80% of the area median income. Extremely low-income limits in the Knoxville HUD Metro Area with four persons in the household would have an annual income of \$25,750. Approximately, 34.70% of the total families (that reported income) in Knox County are considered to be low-income, and around 15% families are extremely low-income. According to HUD Income limit categories, Map 7.2 shows households with extremely low income. These seem to be concentrated in census tracts 67.00, 68.00, 69.00, 14.00, and 09.02. While Low Mod Census Block Groups indicate the levels of low and moderate income are concentrated mostly within Knoxville and northern and eastern parts of the county.

JURISDICTIONAL BACKGROUND DATA

Table 7.1 HUD Income Limit Categories (Metro FMR Area is made up of Anderson County, Blount County, Knox County, Loudon County, and Union County)

Knoxville, TN HUD Metro FMR Area	Median Family Income \$60,000	Percentile Family							
		1	2	3	4	5	6	7	8
Very Low (50%) Income Limits		24,500	28,000	31,500	34,950	37,750	40,550	43,350	46,150
Extremely Low Income Limits (50% Income)		14,700	16,910	21,330	25,750	30,170	34,590	39,010	43,430
Low (80%) Income Limits		39,150	44,750	50,350	55,900	60,400	64,850	69,350	73,800

Source: Housing and Urban Development FY 2018, Income Units Decomposition System

Table 7.2 Income and Benefits

Income and benefits (in 2017 inflation-adjusted dollars)	Number	Percentage
Total households	79,579	
Less than \$10,000	9390	11.8%
\$10,000 to \$14,999	5968	7.5%
\$15,000 to \$24,999	11539	14.5%
\$25,000 to \$34,999	10664	13.4%
\$35,000 to \$44,999	11539	14.5%
\$45,000 to \$74,999	13290	16.7%
\$75,000 to \$99,999	7242	9.1%
\$100,000 to \$149,999	5650	7.1%
\$150,000 to \$199,999	2149	2.7%
\$200,000 or more	2149	2.7%

Source: ACS 2015, 5 year estimates

Map 7.1 Poverty Rate



Source: Continuum of Care Planning Tool

Map 7.2 Extremely Low-Income Households

CPO Maps - Consolidated Plan and Continuum of Care Planning Tool



Source: Continuum of Care Planning Tool

Knoxville

Analysis of Impediments to Fair Housing Choice

Jurisdictional Background Data 6.33

that accommodate renter-occupied units than owner-occupied units. Overall, the highest number of units were built between 1950-1979, implying that many of the units could be in need of repairs. They could be below current housing standards, and material and safety compliance could be an issue in these older structures, especially in low-income areas.

that accommodate renter-occupied units than owner-occupied units. Overall, the highest number of units were built between 1950-1979, implying that many of the units could be in need of repairs. They could be below current housing standards, and material and safety compliance could be an issue in these older structures, especially in low-income areas.

Table 8.3 Owner and Rental Details for Housing units

Year Unit Built	Owner Occupied		Renter Occupied	
	Number	Percentage	Number	Percentage
2000 or later	4,059	11%	4,665	11%
1980-1999	8,392	23%	10,235	24%
1950-1979	17,272	46%	22,770	52%
Before 1950	8,065	21%	5,725	13%
Total	37,788	100%	21,037	100%

Source: 2013-2015 CHAS

Almost 46% of the housing stock in Knox County is owner occupied, and nearly 54% is renter occupied. Table 8.4 below shows that the highest percentage of housing value of owner-occupied housing lies in the \$100,000 to \$149,999 category with almost 7.9% housing units in this category. The median housing value for owner occupied housing units is \$128,800 which is \$42,000 less than the state's median housing value. Furthermore, looking at the rate of poverty and median household income, the housing values still seem high, and it seems that only a small percentage of the population could

afford to own a house. Additional assistance may be required for residents from low to moderate income households to purchase a home.

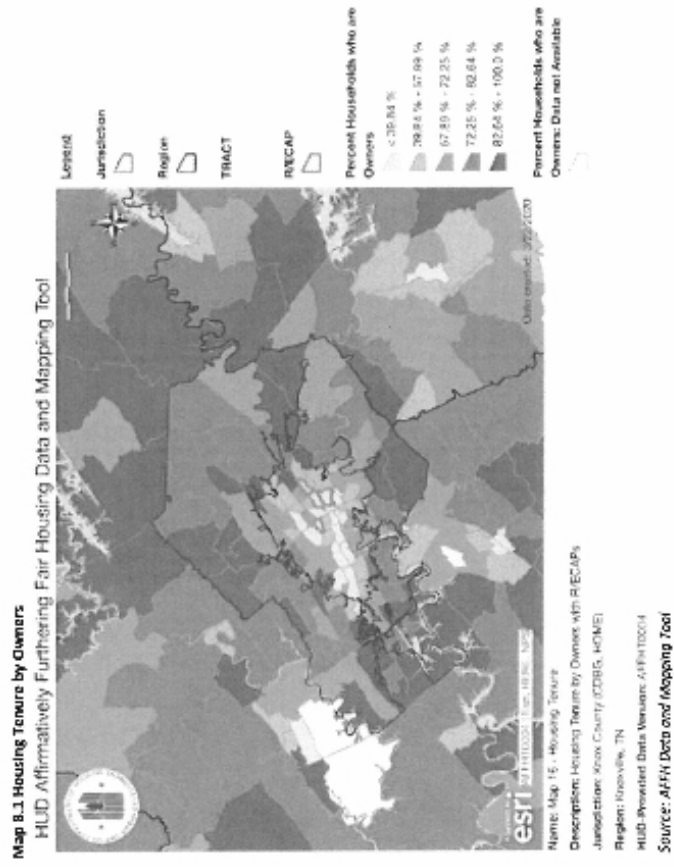
Within the county, the northern, north eastern, southern and south-western parts have high home ownership rates. Within Knoxville city limits, the home ownership rates drop to 45%. Only a few areas in the city, CT #1.00, CT #3.00, CT #6.08 and CT #5.02, show high ownership. In downtown Knoxville, where the extremely low-income households are located, the home ownership rate seems to be really low.

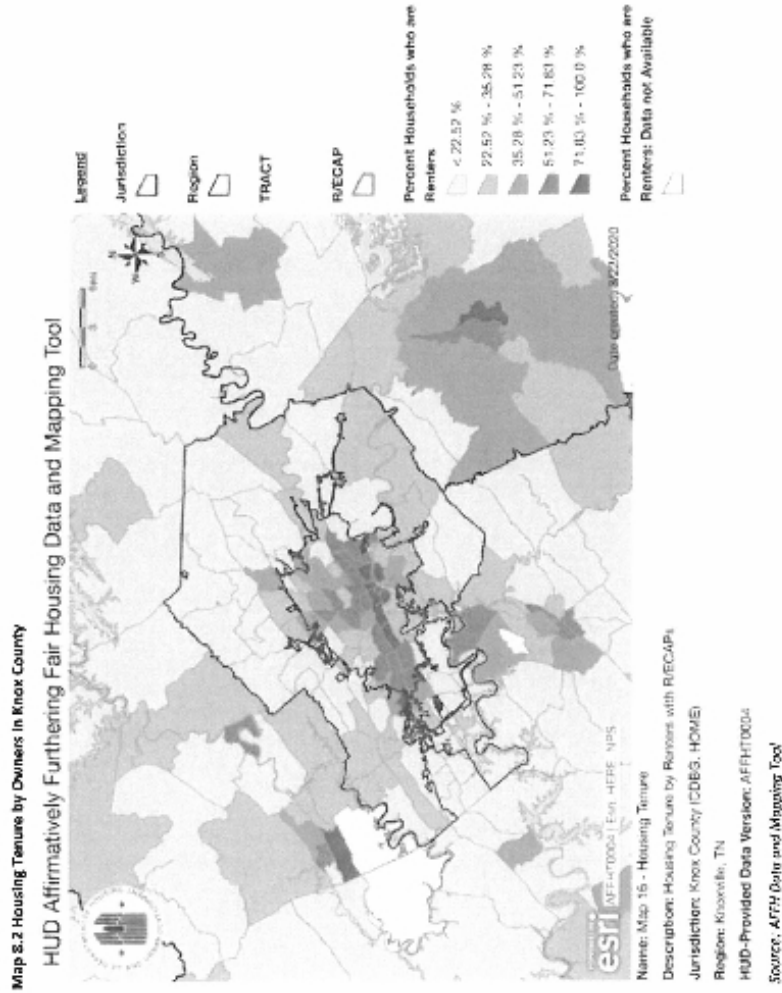
Table 8.4 Housing Values

Housing Value for Owner-Occupied Units	Estimate
Less than \$50,000	2,205
\$50,000 to \$99,999	9,986
\$100,000 to \$149,000	10,201
\$150,000 to \$199,999	6,280
\$200,000 to \$299,999	3,793
\$300,000 to \$499,999	2,454
\$500,000 to \$999,999	1,158
\$1,000,000 or more	302
Median Housing Value (dollars)	128,800

Source: ACS 2013-2017

[JURISDICTIONAL BACKGROUND DATA]





Renter occupied housing units make up almost 54% of the total occupied housing units in this city. The median rent is nearly \$791 per month, as shown in Table 8.5. Median rent in the City is less than the County by \$48. Nearly 51% of the renter occupied units paid between \$500-\$999 per month, while 22% of households paid more than \$999, and 17% paid less than \$500 per month. The National Low-Income Housing Coalition (NLHC) Report for 2019 suggests that an hourly wage of \$16.44 is necessary to be able to afford a two-bedroom apartment at Fair Market Rent in Fiscal Year 2019 in Knox County. Fair Market Rent for a Two bedroom in Knox County is \$855, and in order to afford the rent and utilities, without paying more than 30% of income on housing, the number of full-time jobs at minimum wages that will be needed to afford this rent will be 2.3.

Table 8.5 Gross Rent Value Table

Gross Rent (Occupied Units Paying Rent)	Estimate Number
Less than \$500	7,212
\$500 to \$999	23,478
\$1,000 to \$1,499	8,081
\$1,500 to \$1,999	1,492
\$2,000 to \$2,499	346
\$2,500 to \$2,999	100
\$3,000 or more	202
Median dollars	791
No rent paid	2,803

Source: ACS 2013-2017

When evaluating mortgages and rents in the area, it is important to evaluate the housing costs with overall gross annual income. HUD suggests that households paying more than 30% of their income on housing costs (mortgage/rent payments and utilities) are cost burdened. Households whose monthly housing costs exceed 50% of their monthly income are

defined as households under severe cost burden. According to ACS 2013-2017 (Table 8.6), almost 48% of the renters are paying more than 30% of their income towards rent. The AFFH tool also provides data to supplement the understanding of cost burden for all racial/ethnic groups, age groups, and disability as shown in Tables 8.7 and 8.8.

Table 8.5 Gross Rent as a percentage of household income

Gross rent as a percentage of household income	Estimate Number
Less than 15 percent	4,125
15.0 to 19.9 percent	3,868
20.0 to 24.9 percent	5,304
25.0 to 29.9 percent	5,423
30.0 to 34.9 percent	2,910
35.0 percent or more	16,798
Not computed	30,478

Source: ACS 2013-2017

Disproportionate Housing Needs: This analysis promotes an important component of fair housing planning: to assess if any groups of persons, based on race, color, religion, national origin, sex, familial status, or disability, experience greater housing needs when compared to other populations in the jurisdiction and region. An assessment of cost burden, severe cost burden, overcrowding, and substandard housing is a necessary analysis in order to set goals and priorities, and develop strategies to address barriers to fair housing choice. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. Households having more than 1.01 to 1.5 persons per room are considered overcrowded and those having more than 1.51 persons per room are considered severely overcrowded. The person per room analysis excludes bathrooms, porches, foyers, halls, or half-rooms. There are two types of substandard housing problems: Households without hot and

cold piped water, a flush toilet, and a bathtub or shower, and households with kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator.

In Map 8.3, the darker grey areas are those areas with greater housing burdens, and the lighter areas have less housing burdens. The areas with the greatest housing burden are downtown and show up in the center and on the east side of the map. Several areas with the highest rates of housing burden are mostly in the City. These areas within the City are predominantly Black and Ethnically Concentrated Areas of Poverty (R/E/CAP) in the east. However, there are some more integrated areas and areas with predominantly White populations in the center and northwest parts of the jurisdiction that also have relatively high rates of housing burden. Two tracts running from the center to the north of the jurisdiction have lower housing burden. Generally, the housing burden decreases as one travels further out of center city toward the west. From a fair housing perspective, this map shows that both the

White and Black populations experience housing burdens. However, R/E/CAPs are generally in distress, so it seems that the Black population experiences housing burdens at a slightly higher level.

Census Tracts 67.00, 19.00, 20.00, 28.00, 70.00, 26.00, and 32.00 are all towards the center of the jurisdiction and seem to have White as well as African American population in higher burden areas. However, census tract 46.10 towards the west where Knoxville City limits end also has a higher cost burden, and this census tract has a considerably higher population of residents with limited English proficiency. Table 8.7 and 8.8 suggest that in Knoxville "Hispanic," and "Black, Non-Hispanic" households are under severe cost burden. "Others, Non-Hispanic" is the most dominant group living with severe housing problems as well. "Hispanic" population and "Asians or Pacific Islanders, Non-Hispanic" households are experiencing any of the four housing problems.

Table 8.7 Demographics of Households with Severe Housing Cost Burden

Household Type	Count	% of Total Households	% with severe cost burden	% with severe cost burden	% with severe cost burden	% with severe cost burden
White, Non-Hispanic	5,850	14.7%	0.15%	34,535	301,757	31.22%
Black, Non-Hispanic	2,655	6.8%	36.44%	4,653	25,597	27.74%
Hispanic	720	1.9%	32.85%	1,324	7,313	18.33%
Asian or Pacific Islander, Non-Hispanic	258	0.7%	13.62%	567	2,695	15.15%
Native American, Non-Hispanic	15	0.0%	15.61%	304	868	15.42%
Other, Non-Hispanic	300	0.8%	24.73%	792	3,864	18.82%
Total	9,098	23.5%	17.75%	41,844	241,855	17.27%
Household Type and Size						
Family household, 1-2 people	4,100	10.5%	12.23%	38,308	126,112	9.14%
Family household, 3+ people	640	1.6%	10.23%	2,372	33,163	10.63%
Non-family household	2,354	6.0%	21.88%	21,602	171,576	13.68%

Note: 1. Severe housing cost burden defined as greater than 50% of income.

Note 2: All percentages are of the total population within the jurisdiction or region, except household type and size which is of total households.

Note 3: The household type and size are for those with problems, and may differ from the household type and size for the total population.

Note 4: Data source: HUD.

Source: AEPH Data and Mapping Tool

Table 8.8 Demographics of Households with Disproportionate Housing Needs

Table 9 - Demographics of Households with Disproportionate Housing Needs

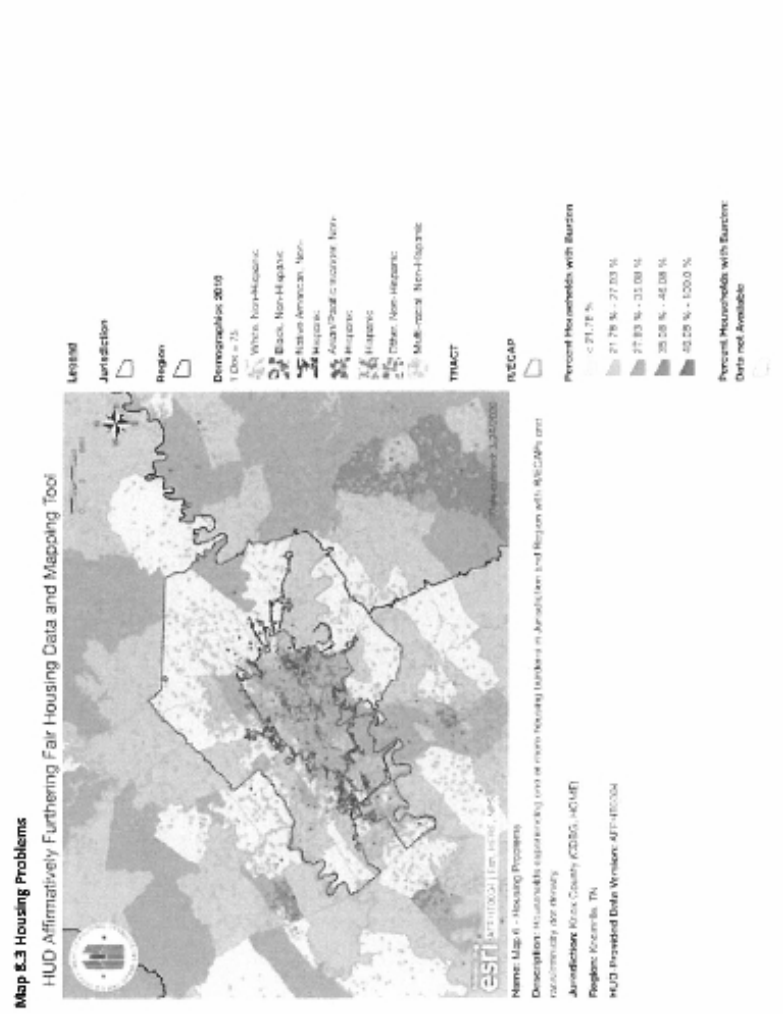
	Knoxville, TN CDBG, HOME1 Jurisdiction				Knoxville, TN Region	
	# with problems	# households	% with problems	# with problems	# households	% with problems
Households experiencing any of 4 housing problems						
Race/Ethnicity						
White, Non-Hispanic	22,028	64,758	34.02%	83,378	305,757	26.62%
Black, Non-Hispanic	6,454	13,822	46.69%	8,654	20,587	42.07%
Hispanic	1,344	2,192	61.31%	3,410	7,233	47.15%
Asian or Pacific Islander, Non-Hispanic	447	1,179	37.91%	1,293	3,695	34.98%
Native American, Non-Hispanic	58	119	46.23%	231	668	34.58%
Other, Non-Hispanic	572	1,212	47.19%	1,574	3,884	40.53%
Total	30,904	83,300	37.10%	96,535	341,855	28.24%
Household Type and Size						
Family households, <5 people	9,879	35,397	27.91%	43,625	198,112	22.02%
Family households, 5+ people	1,575	3,329	47.31%	7,849	22,163	35.42%
Non-family households	19,450	44,580	43.63%	45,065	121,574	37.07%
Households experiencing any of 4 Severe Housing Problems						
Race/Ethnicity						
White, Non-Hispanic	10,777	64,758	16.64%	38,827	305,757	12.70%
Black, Non-Hispanic	3,787	13,822	27.40%	4,900	20,587	23.79%
Hispanic	790	2,192	36.04%	1,894	7,213	26.19%
Asian or Pacific Islander, Non-Hispanic	283	1,179	24.00%	759	3,695	20.54%
Native American, Non-Hispanic	40	119	33.61%	138	668	20.66%
Other, Non-Hispanic	368	1,212	30.36%	922	3,884	23.74%
Total	16,050	83,300	19.27%	47,440	341,855	13.88%

Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: Data Sources: CHAS

Source: AFH Data and Mapping Tool



Source: AFFH Data and Mapping Tool

Knoxville
 Analysis of Inequality Data for Fair Housing Claims
 Jurisdictional Background Data 0.41

9) Home Mortgage Disclosure Act (HMDA) Data

Table 9.1 further reveals more recent data for applications received, origin of loans, applications denied, applications withdrawn, and files closed for incompleteness. According to HMDA data, most loans originated with Whites in terms of race and Not-Hispanics in terms of ethnicity. Rate of denial or non-acceptance of loan applications was found to be higher in "American-Indian/Alaska Native" and African American populations, as well as Hispanics. Based on income, overall there was a denial rate of 9.9%, but for applicants that were making less than 50% of median income of the denial rate was 19.3%, followed by a denial rate of 10% among the applicants making 50-79% of median income.

According to FHFA's annual report, price appreciation in Tennessee is outpacing the nation. Since the second quarter of 2016, Tennessee home price appreciation has always exceeded the nationwide pace. In the second quarter of 2019, Tennessee's annual price appreciation of 7.18% was more than two percentage points higher than the U.S. price increase of 4.99%. This further adds stress on the lower income households of both owners and renters to maintain their housing status. For Knoxville, the home price appreciation in 2014 was 11.30% which was three times more than the home price appreciation percentage of year 2013.

The National Association of Home Builders (NAHB) developed the Housing Opportunity Index (HOI), a measure of the share of homes sold in an area over a certain time that would have been affordable to a family earning the median family income of the area. The index ranges from zero to 100. The higher the index is, the more homes sold in the area are affordable to a family earning the median income. On average, 74.39% of homes sold in Knoxville would have been affordable to a family earning the median income in 2018, decreasing from 76.70% in 2017. Despite the drop in affordability, Knoxville sold 78 more houses in 2018 as compared to homes sold in 2017.

The Knoxville Housing Market Area (HMA), coterminous with the Knoxville, TN Metropolitan Statistical Area, is home to the University of Tennessee (UT)

and the U.S. Department of Energy (DOE) Oak Ridge National Laboratory and borders the Great Smoky Mountains National Park. The HMA includes Anderson, Blount, Campbell, Grainger, Knox, Loudon, Morgan, Roane, and Union Counties. According to HUD's data, following the local economic downturn in 2009, economic conditions in the Knoxville HMA have been relatively strong. Nonfarm payrolls are expected to grow an average of 0.6 percent a year. The sales housing market in the HMA is currently balanced, with an estimated 2.4-percent vacancy rate, down from 2.8 percent in April 2010. Between August 2017 and August 2018, total home sales—including new and existing single-family homes, condominiums, and townhomes—rose to 22,200, a 4-percent increase from a year earlier but slowing from a 7-percent increase during the 12 months ending August 2017 (CoreLogic, Inc.). The average home sales price during the past 12 months rose 5 percent to \$187,600, up from a 4-percent increase during the previous 12 months. Demand is estimated for 9,400 new homes. The 910 homes currently under construction will meet a portion of the forecast demand. The rental housing market in the HMA is currently balanced. The current rental vacancy rate is estimated at 7.5 percent, down from 10.5 percent during 2010. The apartment market is also currently balanced, with a 3.7-percent vacancy rate during the third quarter of 2018, down from 3.8 percent a year earlier (Jelli, Inc.). Demand is expected for 2,525 new market-rate rental units. The 1,825 units currently under construction are expected to satisfy most of the demand.

Multifamily production accelerated from 2014 through 2017. Improved economic conditions and strong demand for new apartment units, fueled by increasing net in-migration, resulted in increased levels of multifamily construction in the HMA. Because of the aging population, 10 percent of the units permitted were facilities for senior citizens. Five assisted-living facilities and four senior apartment developments were added in Knox County. Most of the multifamily construction in the past 5 years has been concentrated in the northwest part of Knox County. Tapestry at Turkey Creek, in western Knox County, was completed and is currently in lease up. This 220-unit

[FAIR HOUSING STATUS]

Table 9.1: Disposition of applications for FHA, FSA/RHS, VA and Conventional home-purchase loans, 1 to 4 family and manufactured home dwellings, by race, and ethnicity of applicant 2017

RACE AND GENDERS/18/19/	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
AMERICAN INDIAN/ALASKA NATIV+	13	4	1	3	5							
ASIAN	30	25	1	2	2							
BLACK OR AFRICAN AMERICAN	224	160	4	37	21							
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	8	6		1	1							
WHITE	6188	4618	166	572	660							
2 OR MORE MINORITY RACES	1											
JOINT (WHITE/MINORITY RACE)	57	40	1	7	6							
RACE NOT AVAILABLE	409	248	11	69	53							
ETHNICITY, GENDER AND INCOME 7/18/19/												
HISPANIC OR LATINO	158	106	5	22	17							
NOT HISPANIC OR LATINO	6271	4711	164	596	669							
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LAT	55	37	2	7	8							
ETHNICITY NOT AVAILABLE	446	247	13	66	54							
INCOME OF APPLICANTS												
LESS THAN 50% OF MSA/MD MEDIAN	927	579	25	179	101							
50-79% OF MSA/MD MEDIAN	2257	1633	68	226	250							
80-99% OF MSA/MD MEDIAN	1088	859	24	71	114							
100-119% OF MSA/MD MEDIAN	919	702	20	77	100							
120% OR MORE OF MSA/MD MEDIAN	1713	1314	47	136	176							
INCOME NOT AVAILABLE	26	14	1	2	7							
TOTAL	6930	5101	184	691	748							

Source: Aggregate Report by Bureau of Consumer Financial Protection

[D] FAIR HOUSING STATUS

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
KNOXVILLE, TN

[FAIR HOUSING STATUS]

D) FAIR HOUSING STATUS

The State of Tennessee's fair housing law has received substantial equivalence certification from HUD. This certification indicates that the State has a fair housing law that provides substantive rights, procedures, remedies, and judicial review provisions that are substantively equivalent to the federal Fair Housing Act and has the capacity to enforce it. The Tennessee Human Rights Commission (THRC) handles this function for the state.

The THRC has a cooperative agreement with both HUD and the Equal Employment Opportunity Commission (EEOC) that allows for the coordination of investigations of discrimination cases and avoids duplication in efforts to end discrimination. THRC's central office is located in Nashville with regional offices in Memphis, Knoxville, and Chattanooga. From the THRC website:

The Commission is an independent state agency responsible for enforcing the Tennessee Human Rights Act and the Tennessee Disability Act which prohibit discrimination in housing, employment, and public accommodation on the basis of race, color, creed, national origin, religion, sex, disability, familial status (housing only) and age (60 and over in employment). The Commission is also responsible for coordinating the State of Tennessee's compliance with Title VI of the Civil Rights Act of 1964 which prohibits discrimination based on race, color and national origin by State agencies receiving federal financial assistance.

Unlawful discrimination is one of the most blatant impediments to fair housing, and it is therefore important to make efforts to measure the extent to which unlawful discrimination occurs in the housing market. Analyzing complaints brought by those who believe they have been illegally discriminated against can shed light on the barriers to housing choice and accessibility. Though the number of complaints cannot provide a complete picture of the level of discrimination, it can provide a snapshot of some of the

barriers that may exist. The 1998 Analysis of Impediments for Knox County can also shed some light on the community's perceptions of the fair housing environment. This section will review both the evidence of unlawful discrimination (in the form of an analysis of discrimination complaints) and the recent fair housing related activities of Knox County. Another purpose of this section is to describe the current fair housing environment. Subsequent sections of this report will analyze this information for the purpose of identifying current impediments and action steps to minimize the effect of those impediments.

Complaints of Unlawful Discrimination

In 2010, Knoxville City conducted its second Analysis of the Impediments to Fair Housing Choice. HUD defines this procedure as a "comprehensive review of policies, practices and procedures that affect the location, availability and accessibility of housing and the current residential patterns and conditions." In order to accomplish this task, we have examined existing studies and literature, conducted a historical analysis, reviewed the public policies from a fair housing perspective, analyzed the effectiveness of existing fair housing activities and examined barriers to fair housing choice for each protected class. Between 2010 and 2014, Knox County received no Fair Housing complaints directly, and the Knoxville HUD Field Office reported receiving no complaints of which is available and will be added when it is available. Meanwhile, THRC has however confirmed that a few cases have been filed, data from Office of Fair Housing and Equal Opportunity has been included in table format below. Table 10.1 shows the number of complaints that have been filed over the years with the Office of Fair Housing and Equal Opportunity. In 2016, 11 cases were filed against Knox County out of which 7 were filed on a racial basis. Six out of the 7 racial based cases were filed under African American race basis and 1 was filed under a Black and White Race basis. Four cases were filed with a disability basis, one case was filed with a familial status basis, and one case each was filed with a sex basis and with a retaliation basis. This data is collected and published on a county level so, until a further report is obtained from THRC, it will be difficult to analyze these cases for Knoxville and Knox County.

[FAIR HOUSING STATUS]

In response to the question "Are you familiar if any group or individual has filed complaints against a lending institution with any Federal, State, or local regulators, or initiated legal actions on the basis of fair housing discrimination" in the stakeholder survey, two respondents answered "yes" and further in response to "Have you encountered cases where insurance companies have cancelled or increased premiums on properties that participate in Section 8 housing/vouchers/low-income housing." 5 participants gave an affirmative answer.

It can be extremely difficult to detect unlawful discrimination, as an individual home-seeker, and the resolution of these complaints, subsequent investigation, is also important to consider. The following are the definitions utilized:

Administrative Closure: Action taken as a result of a judicial proceeding, lack of jurisdiction due to untimely filing, inability to identify a respondent or locate a complainant, or if a complainant fails to cooperate.

Conciliation: Parties meet to work out a resolution. Meeting is generally initiated by the equivalent agency (THRC) or HUD.

No Reasonable Cause: Although there may have been an action taken that appears to be discriminatory under the Fair Housing Law, there is not sufficient evidence uncovered as a result of investigation, to prove the action was in fact discrimination, or in other words one of "Reasonable Cause" to transfer to the U.S. DOJ, District Judge or the HUD Administrative Law Judge for a judicial ruling.

Withdrawal/Relief: Situation where the complainant wishes to withdraw without relief or there is relief granted following a resolution between the parties.

Reasonable Cause: As a result of investigation, that may also be considered in a conciliation or other attempted resolution action; there is sufficient evidence or "Reasonable Cause" to present the case to the (DOJ) District Judge or the HUD (ALI), for a judicial ruling.

Tennessee Human Rights Commission (THRC) has reported that during January 1, 2017 – December 31, 2017, the agency accepted a total of 14 housing complaints from Knoxville/Knox County for investigation. Of that number, there were four (4) no cause determinations; four (4) conciliations in which three (3) of the four (4) received no monetary compensation; three (3) with resolution; and three (3) without resolution.

During January 1, 2018 – December 31, 2018, the agency accepted a total of 12 housing complaints for investigation from Knoxville/Knox county. Of that number, one case was closed; five (5) were no cause; four (4) conciliations in which three (3) of the four (4) received monetary compensation; one complainant was unable to be located; and one without resolution.

During January 1, 2019 – December 31, 2019, the agency accepted a total of 14 housing complaints for investigation from Knoxville/Knox County. Of that number eight (8) are currently still under investigation; two (2) were no cause; one conciliation with monetary benefits; two (2) with resolution; and one where the complainant failed to cooperate.

[FAIR HOUSING STATUS]

Table 10.1 Filled cases against Knox County from 2013-2016

Year	Complaints	Number of cases filed	Number of cases resolved	Number of cases pending	Number of cases dismissed	Number of cases withdrawn	Number of cases settled	Number of cases referred to HUD	Number of cases referred to DOJ	Number of cases referred to EEOC	Number of cases referred to state court	Number of cases referred to federal court	Number of cases referred to state bar	Number of cases referred to federal bar	Number of cases referred to state legislature	Number of cases referred to federal legislature	Number of cases referred to state supreme court	Number of cases referred to federal supreme court
2013	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	15	15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	20	20	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	25	25	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Source: Office of Fair Housing and Equal Opportunity

Progress in Dealing with Impediments from 2010

The City's 2010 Impediments to Fair Housing were as follows:

Impediment 1: Market Availability

- + The unwillingness of some members of the community to support the development of affordable housing within their neighborhoods has resulted in a lack of affordable housing for protected class persons, especially those persons with disabilities. This is referred to as the "Not in My Back Yard" or "NIMBY" syndrome. Additionally, some landlords do not want to rent to people with disabilities. Unfortunately, this syndrome continues to be a significant impediment to fair housing choice. Public hearings concerning proposed affordable housing projects bring objections mainly from neighbors who cite adverse effects on traffic, infrastructure, and public services, schools, the environment, property values, and crime rates. However, the desire to maintain a neighborhood's socioeconomic homogeneity and exclusivity is frequently unstated.

Suggested Steps to Remove this Impediment were:

1. Since this is partially a continuing impediment from the 2005 A.I. and similar to one in Knox County, the City should continue to expand affordable housing options for very low, low and moderate-income residents, including subsidized housing residents and homeless persons who seek to move into subsidized private housing.

2. Through communication and outreach to neighborhoods, the City should continue to address objections to siting affordable housing and continue to make effective use of its HOME, CDBG, ESS and other housing resources to encourage the development of safe, decent and sanitary affordable housing to such residents
3. The City should continue to coordinate efforts with the County in order to minimize response efforts on regional NIMBY issues.

Impediment 2: Protected Class Discrimination in the Homebuyer Lending Market

- + Often Protected Classes are not equal partners in the home buying market in the City.
- Prime lenders had few applications and high originations and sub-prime lenders had high applications and few originations
- Loan denials show an under representation of applicants for loan applications and denials based on debt to income ratios and credit history. These are factors which could point to disinvestment in low/mod neighborhoods which limit access to home improvement loans, access to refinancing loans and access to funds to afford new homes. This situation is similar to Knox County

Suggested Steps to Remove this Impediment were:

1. Lenders need to be made aware of this issue and initiate positive efforts in establishing a broader market.

housing may not be readily available to protected classes. Finally, the City needs to continue to support the development of affordable housing through strategies such as the homeowners program that help to incentivize the purchase of real estate in low-cost areas.

Impediment 4: Need for Permanent Supportive Housing

1. There are limited housing opportunities for persons that are homeless, those who are at risk of homelessness, and special needs populations. There is limited funding for the development of permanent supportive housing, and as mentioned in Impediment #1, opposition to building such housing throughout the City. The City faces the challenge of securing funds to build and operate permanent supportive housing and finding locations to meet the needs of the residents.

Suggested Steps to Remove this Impediment were:

1. The City will continue to use its COBG, HOME and ESG as well as MSP funds to increase the number of permanent supportive housing units in Knoxville and support the case management activities needed to assist the chronically homeless population and those at risk of homelessness.

The City noted that all the barriers still exist, and they are working continuously to overcome these barriers. The largest barrier, according to the city, in developing affordable housing is the lack of financial resources and subsidies needed for development and operating. The Low-Income Housing Tax Credit program run by the State through the Tennessee Housing Development Agency (THDA) provides the largest amount of funding for affordable housing, but it is very competitive and costly to access. The larger, more experienced developers are successful in obtaining awards of tax credits and can afford the costs to access the funds. Smaller, less experienced developers have a difficult time competing, and if successful, receive less equity when syndicating the credits. The City's Affordable Rental

2. Working with local lenders, the City should do further analysis of lending data to determine to what extent disparate treatment of protected classes accounts for loan denials.
3. The City should take an active role in monitoring Home Mortgage Disclosure Act (HMUDA) data to insure that lenders continue to equalize lending practices. The city should continue to encourage programs that provide credit counseling and repair, financial fitness and provide down-payment assistance for qualified low-income buyers.

Impediment 3: Public Policy Implementation

1. Lenders need to be made aware of this issue and initiate positive efforts in establishing a broader market.
2. Working with local lenders, the City should do further analysis of lending data to determine to what extent disparate treatment of protected classes accounts for loan denials.
3. The City should take an active role in monitoring Home Mortgage Disclosure Act (HMUDA) data to insure that lenders continue to equalize lending practices. The city should continue to encourage programs that provide credit counseling and repair, financial fitness and provide down-payment assistance for qualified low-income buyers.

Suggested Steps to Remove this Impediment were:

1. City Staff should continue the current strategy of addressing fair housing in all departments and programs by articulating supportive government-wide civil rights policies and training for staff involved in activities related to fair housing. The City should also be careful in adopting land use policies and related zoning that would have the effect of limiting fair and affordable housing opportunities. Additionally, the City needs to continue support of rental and homeownership development in areas where assisted and affordable

[FAIR HOUSING STATUS]

Development Fund (ARDF) established in 2017 has helped to fill the financing gap for development of affordable housing throughout the City with close to 900 new affordable units completed, under construction or in the pipeline.

Another barrier that still exists to developing affordable housing is the lack of community support (NIMBY) due to perceived ideas about the negative impact of such housing. While some neighborhoods in recent years have welcomed new developments, others have voiced strong opposition often citing issues such as decreasing property values, traffic impacts, school overcrowding and loss of open land, when in fact the proposed developments have had no negative impact or in some cases improved those concerns.

The City has adopted a new zoning code which allows mixed-use development (housing and commercial) in a number of areas that were strictly commercial previously. This will expand the availability of ancillary housing sites particularly of the major corridors outside of the City center. Additionally, the establishment of the ARDF has been successful in incentivizing development of affordable housing. The City partnered with Knoxville's Community Development Corporation (KCDC) the local public

housing agency and provided \$13 million for infrastructure improvements to the revitalization of the Five-Points neighborhood, a former disipated public housing site, resulting in a new neighborhood with attractive affordable housing, new sidewalks, lighting, green space, and play areas. The City will be investing approximately \$30 million in infrastructure improvements to KCDC's Austin Homes revitalization project, a master planned new mixed-income development on a former public housing site. This project will create a new neighborhood, adjacent to the City core, with new housing, street and sidewalk connectivity to downtown, lighting and landscaped open space. The City's focus on the importance of affordable housing for the last five years through financial support and education of citizens about the need has strengthened public support.

Educational presentations with data-backed evidence about the need for affordable housing have been held in numerous public meetings, workshops and with community groups since 2016. An affordable housing fact sheet has been developed and updated regularly to armose an understanding of affordable housing needs. This is located on the City's web site and provided to groups on a regular basis.

[E] PUBLIC SECTOR ANALYSIS

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
KNOXVILLE, TN

[PUBLIC SECTOR ANALYSIS]

E) PUBLIC SECTOR ANALYSIS

Overview

The Fair Housing Act generally prohibits the application of special requirements through land-use regulations, restrictive covenants, and conditional or special use permits that, in effect, limit the ability of minority or the disabled to live in the residence of their choice in the community. If large-lot minimums are prescribed, if a house must contain a certain minimum amount of square feet, or if no multi-family housing or manufactured homes are permitted in an area, the results can exclude persons protected by the Act. If local mandates make it unfeasible to build affordable housing or impose significant obstacles, then a community must affirmatively work toward eliminating this impediment to fair housing choice.

The Fair Housing Acts of 1968 and 1988, as amended, also make it unlawful for municipalities to utilize their governmental authority, including zoning and land use authority, to discriminate against racial minorities or persons with disabilities. Zoning ordinances segregate uses and make differentiations within each use classifications. While many zoning advocates assert that the primary purpose of zoning and land use regulation is to promote and preserve the character of communities, inclusionary zoning is to promote and preserve and diversity of living patterns. Unfortunately, zoning and land-use planning measures may also have the effect of excluding lower-income and racial groups.

Zoning ordinances aimed at controlling the placement of group homes is one of the most litigated areas of fair housing regulations. Nationally, advocates for the disabled, homeless and special needs groups have filed complaints against restrictive zoning codes that narrowly define "family" for the purpose of limiting the number of non-related individuals occupying a single-family dwelling unit. The "group home" arrangement/environment affords many persons who are disabled the only affordable housing option for residential stability and more independent living. By limiting the definition of "family" and creating burdensome occupancy standards, disabled persons may suffer discriminatory exclusion from prime residential neighborhoods.

Knox County and Knoxville annually provides agency training in Affirmatively Furthering Fair Housing. The requirement to make HUD-compliant Fair Housing materials available is shared with all participating agencies, and materials are made available at the Fair Housing training. The City will also continue to conduct the following activities that affirmatively further fair housing: Counseling and referrals, as necessary, to the Tennessee Human Rights Commission; Education and outreach to residents, housing providers, lenders, social/human service and general community; Dissemination of information to the local news media on fair housing and equality issues and activities; Participation in training sessions, workshops, and conferences; Developing and Promoting Fair Housing training with landlords who participate/are interested in participating in the City's Rental Housing Rehabilitation and Development program; Visible placement of equal opportunity housing logo on relevant City publications and housing programs that use City, CDBG, HOME, and ESG funding; Staff support and/or technical assistance to the Equality Coalition for Housing Opportunity, the Council On Disability Issues, Disability Resource Center, Knoxville-Knox County Homeless Coalition, and Dr. Martin Luther King Jr. Commemoration Commission; Operation and/or funding of programs which promote housing opportunities, such as homeownership education and down payment assistance, housing improvements, and new housing development; Monitoring and studying fair housing and equal opportunity compliance; and Promoting applicable civil rights legislation and regulations relative to fair housing and equal opportunity.

For public meetings and citizen input opportunities, the following measures are taken: Notice of all meetings are published in the local newspaper and posted on the city website in both English and Spanish. Community Development provides 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.

In order to garner citizen input, the city also sends information to over 40 agencies and non-profit organizations inviting the agency/organization and requesting the information be made available to their clients such that it reaches a bigger section of protected classes.

Transportation

Transportation links are an essential component to successful fair housing. Residents who do not have access to commercial areas are limited in where they can shop for goods and services, as well as seek employment. The converse is true as well. Inadequate transportation routes limit the selection of housing to neighborhoods within transportation service areas. Convenient roads in good repair are as important for those who rely on their own vehicles for transportation as they are for those who rely on public transportation. Knox County Community Action Committee (CAC) Transit provides accessible, demand response public transportation services to Knox County residents who live outside Knoxville city limits and to residents residing in areas in Knoxville that are not covered by Knoxville Area Transit (KAT) Transit. CAC Transit is available for \$2 per ride and rides can be scheduled a day before the planned trip. Knoxville is served by their own transportation system called KAT which serves 23 fixed routes and covers over 1,100 bus stops. Additionally, Knoxville also has a free trolley line that serves the downtown and university area.

Knox County CAC Transit and ETHRA provides public demand response transit services in the urban area. Knox County CAC Transit also operates the Volunteer Assisted Transportation (VAT) program that provides services for seniors and individuals who are disabled who require additional assistance during their trips. Large urban areas like Knoxville receive federal funding called Section 5310 "Enhanced Mobility of Seniors & Individuals with Disabilities." Agencies providing transit service within the urban area must apply for funding through the Transportation Planning Organization (TPO). At

least 55% of the funds are for capital projects, and 45% may be used for operations. The TPO administers a project selection process that involves an open call-for projects from non-profits, governmental agencies, and private operators. The TPO for FY 2016 was apportioned by FTA \$541,437. Over the TPO's first four years, the annual allocation has seen slight growth. In FY 2015, funding was awarded to six different agencies and nonprofits for the purchase of 10 vehicles to transport elderly or disabled passengers. It is expected that these types of projects will be continued as long as the Section 5310 program funds continues to be allocated.

Transportation planning in Knox County is managed by the Transportation Planning Organization (TPO), which is composed of elected officials, transportation experts, and citizen representatives for the area. Access to all forms of transportation, including for low to moderate income families, are considered by the TPO. Knox County does not currently have a municipally operated public transit system. The county instead has a wide variety of public facilities distributed across all areas of the county, including in low to moderate income areas. In lieu of having to travel downtown, citizens can access vital government services from the County Clerk, Trustee, and Sheriff near the areas where they live. Additionally, Knox County operates a robust network of Senior Centers and libraries, with broadband access available at no charge. Employment centers are available as well, though it should be noted that they are operated by the State of Tennessee.

Mobility Plan 2040 was adopted by the TPO Executive Board on April 26, 2017. The Mobility Plan 2040 is the long-range transportation plan for the Knoxville region. Based on input from regional residents, stakeholders, and elected officials, it guides transportation decision-making in the region over the next two decades. The plan recognizes that one in four residents will be a senior by 2040, and the plan suggests investing in alternative transportation options such as transit and pedestrian facilities. As part of our Mobility Plan 2017 Project application and evaluation, they take into consideration the Americans with Disabilities Act (ADA) through equitable access criteria. Persons with disabilities are considered as part of the

[PUBLIC SECTOR ANALYSIS]

vulnerable population criteria and included in the equitable access component of our project evaluation. As a result of the project application prioritizing equitable access, many of the Mobility Plan projects incorporate ADA accessible pedestrian improvements into the project scope making the transportation investment equitable for all users. Other funding priorities in the Mobility Plan include ADA paratransit services across the Region.

Planned sidewalk projects include Kingston Pike between Old Stage Rd and Virtue Rd; S. Castle St. from Martin Luther King Jr. Ave. to Wilson Ave.; and Atlantic Ave from Pershing St. to Broadway.

Neighborhood Revitalization

Knox County and Knoxville carries out Federal programs administered by the U.S. Department of Housing and Urban Development. In FY 2020, the County will publish its Consolidated Five-Year Strategic Plan, which addresses housing and community development needs during the period of FY 2020 to 2024. The one-year Action Plan describes the activities to be undertaken during the fiscal year and how the County will use Federal and local resources to accomplish the stated objectives. The annual plan also describes how other community resources will be utilized to address the needs of the homeless, low to moderate income individuals and families, and other targeted populations.

Property Tax Policies

Across the Country, older communities – with the support of the Federal government – have begun to invest in economic and community development programs designed to revitalize their decaying urban cores. Knox County is no exception. The foundation upon which this kind of development is built is the ability to achieve fairness in the appraisal process within these neighborhoods. Since the starting point for most bank appraisals is the tax department, discriminatory assessment practices can undermine a homebuyer's ability to secure mortgage financing in an amount commensurate with the property's true market value.

Although the Fair Housing Act specifically prohibits the consideration of the racial or ethnic composition of the surrounding neighborhood in arriving at appraised values of homes, no practical means exist to investigate violations of this kind. One reliable approach, however, is to review, periodically, the assessment policies and practices of the taxing jurisdiction since their valuations generally comprise the bases for private appraisals.

Property tax assessment discrimination against low-income groups occurs when lower value properties and/or properties in poorer neighborhoods are assessed for property tax purposes at a higher percentage of market value, on average, than other properties in a jurisdiction. Regressive assessments (the tendency to assess lower value properties at a higher percentage of market value than higher value properties) are not uncommon in this country. They result from political pressures, practical problems in assessment administration, and the use of certain inappropriate appraisal techniques. Assessments tend to remain relatively rigid at a time when property values are rising in middle income neighborhoods and are declining or remaining at the same level in low-income neighborhoods.

Inequities in property tax assessments are a problem for both lower-income homeowners and low-income tenants. Millions of low-income families own homes. Variations in assessment-to-market value ratios between neighborhoods or between higher and lower value properties can make a difference of several hundred dollars or more each year in an individual homeowner's property tax bill. In addition to causing higher property tax bills, discriminatory high assessment levels can also have an adverse impact upon property values. Buyers are less likely to purchase a property if the property taxes are perceived as too high thereby making the property less attractive and reducing its market value.

Another common inequity is the assessment of multifamily dwellings at a higher ratio to market value than single-family dwellings. This type of inequity may be considered a form of discrimination against low-income groups because a higher percentage of low-income than middle-income persons live

6.54] Public Sector Analysis Analytical memorandum to Fair Housing Commission 6/20/14

in multifamily rental dwellings. The requirement to pay a higher assessment is passed on to the tenant in the form of higher rent. Quite often, higher assessments also make it difficult for landlords to maintain property within the limits of the property's rent structure leading to substandard housing conditions.

Most jurisdictions rely heavily on a market value approach to determining value when conducting their property assessment appraisals. Under this approach, an appraiser compares recent sale prices of comparable properties within the area, in addition to site visits and a good deal of expert speculation, in arriving at an appraised value. The limitations inherent in market value approaches are many. Most prominent among them are the cumulative result of decades of discriminatory valuations, especially where the neighborhood is a minority one. Unless some radical re-appraisal process has been conducted within the preceding 10-year period, the present market value approach merely compounds past discrimination.

While the market value approach may operate successfully in some jurisdictions, a substantial percentage of jurisdictions rely primarily on a replacement cost approach in valuing properties. Making determinations of value based on comparable sales is a complex task, which requires considerable exercise of judgment. Assessor's departments, which must appraise every property within a jurisdiction, often do not find it feasible to make the detailed individual analysis required to apply the market value approach.

Zoning and Site Selection

Zoning may have a positive impact and can help to control the character of the communities that make up a County. In zoning, a careful balance must be achieved to avoid promoting barriers to equal housing. In considering how zoning might create barriers to fair housing, four key areas were reviewed; these included the following which were selected because of the possible adverse effects they could have on families and persons with disabilities:

- + Definitions used for "families" and "group homes"
- + Regulations (if any) regarding group homes
- + Ability for group homes or other similar type housing to be developed
- + Unreasonable restrictions on developing multifamily units, such as lot size requirements.

While the definition of a group care facility is broader in terms of the number of people that can be served and limited to temporary disability, group housing is much more restricted in where it is permitted under current zoning designations. Family care homes are permitted under all single-family zoning districts as well as all multifamily and office use districts, neighborhood business districts (light commercial), agriculture districts and mixed use districts (traditional neighborhoods). Group homes, on the other hand, are not permitted in any single-family zoning districts and are only permitted in the highest density multifamily residential districts and commercial, office and public and institutional districts. This serves to limit group homes located in single-family, and low-density multifamily districts to only small-scale homes (six persons or less) that serve those with temporary disabilities. Generally, the concept of group homes is to integrate them into neighborhoods, providing the maximum amount of independent living in a community-based environment. For example, those group homes that serve persons with permanent disabilities and/or more than six occupants, this neighborhood integration may be unattainable in some communities based on zoning restrictions. Knox County's land use plan requires that adequate public facilities be available for any development activities. In this context, "adequate public facilities generally refer to governmental strategies for assuring that all infrastructure required to meet the service demands of a particular development is available as development occurs. Such strategies can, where permitted by statute, require that the costs for all or a portion of such infrastructure be borne by the developer (ultimately the consumer), and not the general public. Currently, the policy of the communities within the County is that all streets, water, sewer, and storm drainage facilities within a subdivision, including any required water quality retention ponds, are paid for by the developer." The ability to provide affordable housing to low-

income persons is often enhanced by an entitlement grantee's willingness to assist in defraying the costs of development. Effective approaches include contributing water, sewer, or other infrastructure improvements to projects as development subsidies or waiving impact and other fees. These types of approaches help to reduce development costs and increase affordability, allowing developers to serve lower-income households. Knox County and Knoxville has historically sought to defray development costs by contributing land, utilizing CDBG for targeted infrastructure and utilizing HOME funds to encourage affordable housing.

Planning and Zoning

Knoxville-Knox County Planning (Planning) was established in 1956 by Knoxville and Knox County as the agency responsible for comprehensive county-wide planning and administration of zoning and land subdivision regulations and remains so today, except for the town of Farragut. Funding for Planning activities comes primarily from city and county appropriations and from federal grants for specific studies.

The Planning Commission is comprised of 15 members: seven appointed by the Mayor of Knoxville and eight appointed by the Knox County Mayor and confirmed by the Tennessee Department of Economic and Community Development. Commissioners serve four-year staggered terms, without compensation.

An appointed executive director and a staff of 35 work in all divisions: Planning Services; Information Services; and Transportation Planning. Transportation staff provide assistance to the Knoxville Regional Transportation Planning Organization that serves Knox and urbanized portions of Blount, Loudon, and Sevier counties. In addition, Planning works with the Knox County and Knoxville Historic Zoning Commissions. The Planning Services Division studies community growth patterns and prepares plans that guide agency policy. Community facilities, neighborhood planning, and commercial corridors are part of the work of this division.

The City of Knoxville and Knox County have adopted zoning regulations as part of their code of ordinances. These ordinances detail a variety of zoning districts, uses permitted, and certain specifications for building and other site improvements. The City and County are working collaboratively to develop and innovate zoning regulations for the betterment of the community. In 2019, Re-Code Knoxville was approved, which allows mixed-use development (housing and commercial) in a number of areas that were strictly commercial previously. This will expand the availability of potential housing sites particularly of the major corridors outside of the City center by facilitating mixed-use, higher density housing and ease of development.

In addition, Planning Services staff partners with the city and county staff to administer zoning ordinances, county zoning resolution, and subdivision regulations. Applications for rezoning, use on review, subdivision, and sector plan amendments are reviewed monthly and a recommendation regarding each application is prepared.

Affordable Housing Needs and Activities

The Knox County Community Development and Housing Programs are designed to implement various housing assistance strategies that include rehabilitation, down payment assistance for first-time homebuyers, and affordable new construction. The County's community and neighborhood development activities are designed to:

- + Assist with neighborhood improvement projects
- + Encourage the development of low-income rental housing
- + Provide housing rehabilitation
- + Help low-to-moderate-income (LMI) residents acquire needed information, knowledge and skills; and
- + Enhance the provision of public services

The majority of these projects will be located in the unincorporated sections of the County. KCDC administers several Section 8 housing programs that provide housing assistance to low-income families in the private rental market, including The Housing Choice Voucher Program, which includes Veteran Affairs Supportive Housing (VASH), Family Unification Program (FUP)

year term that, by law, must be renewed for an additional 20 years. KCDC residents in these units pay 30 percent of their adjusted gross income toward rent and utilities, and utility costs will decrease as upgrades make units more energy-efficient.

The KCDC Board in May 2015 approved staff to apply to transition an additional 821 of our more than 3,500 units to the project-based rental assistance program.

In January, 2020 KCDC has been awarded 38 additional Section 8 Housing Choice Vouchers through HUD Mainstream Housing Choice Voucher Program to help local residents ages 18-61 with disabilities secure affordable housing. The program assists very low income families and the disabled to afford decent, safe and sanitary housing in the private market.

In April, 2020 KCDC's Five Points redevelopment has earned a 2019 Tennessee's Best award in the neighborhood stabilization category. The \$80 million redevelopment included construction of 336 modern, energy-efficient housing units through Hud's RAD program which used Low-Income Housing Tax Credits (LIHTC) and Community Investment Tax Credits (CITC) through Tennessee Housing Development Agency (THDA).

In July 11 2017, the City has funded its Affordable Rental Development Fund (ARDF) with \$5.5M in local general operating funds. By 2019, 34 units have been completed, another 249 units are currently under construction. The City plans to add another 258 units within two years and a further 56 units are in the pipeline for approval. 'Southside Flats' is an example of a development under construction currently. When completed, it will provide 172 new apartment units affordable to households earning up to 60% Area Median Income (AMI). These new affordable units are located in close proximity to downtown Knoxville and the University of Tennessee, in the heart of a redeveloping area, with ready access to jobs, public transit and amenities coming to the area. The City also uses local funds in the Blighted Property

and Homeownership programs, the Moderate Rehabilitation Program and Family Self-Sufficiency programs. KCDC receives approximately \$22.6 million per year to fund up to 4,026 vouchers for Section 8 housing. Furthermore, all information related to their programs and plans is available on the KCDC website in English and Spanish.

In 2019, Knoxville's Community Development Corporation (KCDC) has earned high-performer status from the U.S. Department of Housing and Urban Development (HUD) following an assessment review. KCDC's high performer status falls under the Section 8 Management Assessment Program (SEM-AP), the federal agency's primary tool for evaluating Section 8 performance. The SEM-AP review considers 15 performance indicators related to rent calculation, rental rates, leasing and unit quality. KCDC earned a score of 103 percent after receiving maximum points in all categories in addition to a bonus for deconcentrating poverty.

The U.S. Department of Housing and Urban Development has provided housing agencies with a crucial new tool called the Rental Assistance Demonstration program. RAD allows agencies to continue their housing mission without depending on federal funds. RAD allows public housing agencies to leverage public and private debt and equity to reinvest in the public housing stock.

KCDC adopted RAD in 2012. The program allows KCDC to convert public housing units to project based rental assistance property subsidized by funds from HUD's multifamily Section 8 department.

KCDC properties in Knox County, Autumn Landing and Nature's Cove are also a part of the RAD program. This has enabled KCDC to make significant property improvements to the 197 apartments at these sites.

Section 8 project-based rental assistance contracts ensure that units are permanently affordable to low-income households through a mandated 20-

[PUBLIC SECTOR ANALYSIS]

Redevelopment program to assist in the stabilization, development/redevelopment of blighted and vacant properties in neighborhoods - some of which now support affordable, rental housing. Additionally, the City of Knoxville has invested more than \$13 million in the Five Points site for extensive utilities replacement, new and widened streets, additional lighting, and sidewalk construction to improve walkability and connectivity of housing to the community.

The City will be investing approximately \$10 million in infrastructure improvements to KDC's Austin Homes revitalization project, a master planned new mixed-income development on a former public housing site. This project will create a new neighborhood, adjacent to the City core, with new housing, street and sidewalk connectivity to downtown, lighting and landscaped open space. The City's focus on the importance of affordable housing for the last five years through financial support and education of citizens about the need has strengthened public support.

Over the last couple of years, Community Development staff were invited to speak about the need for affordable housing at over a dozen community and city-advisory group meetings. Several grassroots community organizations such as Justice Knox and the local NAACP are actively advocating for a sustainable fund for affordable housing.

Community Development Block Grant Program: The Community Development Block Grant (CDBG) program is used to plan and implement projects that foster revitalization of eligible communities. The primary goal of the program is the development of viable urban communities. Program objectives include the provision of decent housing, a suitable living environment, and expanded opportunities principally for LMI individuals and families. Knox County has been an entitlement community for over 35 years and receives its CDBG allocation directly from HUD.

Knox County Neighborhoods & Community Development has designed and implemented various housing assistance strategies that include homeowner

rehabilitation, homeless assistance and elderly housing. The County's community and neighborhood development activities are designed to assist with neighborhood improvement projects, provide public services, help LMI residents acquire needed information, knowledge and skills to build their capacity, and enhance the provision of public services. The majority of these projects will be located in the unincorporated areas of the County.

The County and the City provides essential services to LMI people through organizations such as Breakthrough Corporation, Helen Ross McNabb, and the Volunteer Ministry Center, to name a few. Quality, affordable housing is also a high priority. Knox County will address housing through the Knoxville/Knox County Community Action Committee Sustainable Housing Program and Neighborhood Housing Inc. Minor Home Repair Program. The agencies listed above provide essential public services or housing for LMI persons and families.

HOME Investments Partnerships Program (HOME): The HOME Investments Partnerships Program (HOME) primary objective is to provide affordable housing for LMI individuals that reside in our community. The HOME program has provided both multi-family and single-family homes to stabilize the lives of individuals that have difficult obstacles to overcome to obtain the basic necessities of life.

Assistance to the homeless is provided through the State funded Environmental, Social and Governance funds and various federally funded Programs through the Knoxville/Knox County Continuum of Care.

Affordable Housing Priorities from 2019 for Knox County
 The PY2019-2020 Annual Action Plan identified expanding affordable housing Opportunities under which the County rehabilitated 6 rental units, and 105 homeowner housing. Some of the planned activities included:

- 1) Rehabilitation Projects
 - Catholic Charities – Bathroom Upgrades - \$46,500/42

Florence Crittenton - Housing Rehab for Youth Residential Care - \$100,000/10 CAC - Sustainable Housing Program - \$539,151/85 NHI - Minor Home Repair - \$45,000/20
 Sertoma - Roofing and Bathroom Rehab @ (3) Group Homes - \$14,800/6 Housing Services - Administer Housing Services Program - \$46,644.20

- 2) Preserve the existing low-income, owner-occupied, single-family housing and multifamily rental housing inventory by addressing minor home repairs, housing rehabilitation, water, sewer, and septic installation.
- 3) Rehabilitate multi-family homeless and/or units for low and moderate-income persons, including those who are affected by human trafficking.
- 4) New construction of rental housing for LMI seniors.
- 5) HOME Funds were used for new construction of rental housing for LMI seniors, with the completion date in Planning year PY19 or PY20. HOME (including CHDO set aside) funds to be used for support acquisition and/or new construction and/or rehab activities for 2019. Provision is for single-family or multi-family housing for LMI clients.

Affordable Housing Priorities from 2019 for Knoxville

The PY2019-2020 Annual Action Plan identified expanding affordable housing Opportunities under which the following are planned:

- + Community Housing Development Organization (CHDO) plans to construct 10 units of new affordable housing: 5 very low (31-50% AMI) income households and 10 moderate income households (50-80% AMI).
- + HOME funds to rehabilitate affordable rental housing units (including

weatherization/energy-efficiency improvements) and/or develop new affordable rental units. Approximately 50 renter-households will be assisted: 20 extremely low (0-30% AMI) income; 20 very low (31-50% AMI) income; and 10 moderate (51-80% AMI) income households.

- + Maintain the city's affordable housing stock and to increase the number of affordable housing units for LMI homeowners and renters.
- + Assist approximately 48 homeowners with minor home repairs (less than \$4,999 each): 18 extremely low (0-30% AMI) income; 17 very low (31-50% AMI) income; and 13 moderate (51-80% AMI) income households.
- + Provide accessibility improvements to approximately 10 disabled renter-occupied households: 5 extremely low (0-30% AMI) income; 4 very low (31-50% AMI) income; and 1 moderate (51-80% AMI) income households.
- + The City of Knoxville is committing a significant portion its own local funding for affordable rental housing development with the ARDF (a total of \$5.5M since PY2017) and for grants to homeless organizations (a total of \$931,500 since PY2014). The State of Tennessee, through the Tennessee Housing Development Agency (THDA) has also contributed \$958,116 in HUD ESG funds since PY2014.

Institutional Structure

The Community Development Department of Knox County is the lead agency implementing the strategies for addressing housing and community development needs identified as part of its consolidated planning process. The Department, with County Commission approval, oversees the local allocation of Knox County's allocation of CDBG funds and is responsible for maintaining records, overseeing work done using these federal funds, and

[PUBLIC SECTOR ANALYSIS]

reporting information to HUD concerning the performance of these programs. Knoxville's Community Development Corporation is responsible for the development and maintenance of the County's public housing. The member agencies of the County Continuum of Care Housing Coalition work with the County to address the ongoing needs of the homeless and persons with special needs. The County also coordinates its efforts with other local, state and federal institutions to address specific needs or to implement new programs. Affordable housing in the County is provided through a variety of public agencies, nonprofit organizations, private sector developers, and lenders. In many cases, individual housing providers focus their efforts on specific income groups, tenure types, or on providing certain types of housing and supportive services.

Intergovernmental Cooperation

The County has enjoyed a positive relationship with Knoxville's Community Development Corporation, the City of Knoxville, and Continuum of Care Agencies for many years. The County Staff and the other Agencies work cooperatively and share information relative to the County's strategies to address housing and other community development needs.

Lead-Based Paint Hazard Reduction

Lead poisoning is one of the worst environmental threats to children in the United States. While anyone exposed to high concentrations of lead can become poisoned, the effects are most pronounced among young children. All children are at higher risk to suffer lead poisoning than adults; but children under age six are even more vulnerable because their nervous systems are still developing. At high levels, lead poisoning can cause convulsions, coma, and even death. Such severe cases of lead poisoning are now extremely rare but do still occur. At lower levels, observed adverse health effects from lead poisoning in young children include reduced intelligence, reading and learning disabilities, impaired hearing, and slowed growth. Since the 1970s, restrictions on the use of lead have limited the amount of lead being released into the environment. As a result, national blood lead levels for children under the age of six declined by 75 percent over the 1980s and dropped

another 29 percent through the early 1990s. Despite the decline in blood-lead levels over the past decade, recent data show that 900,000 children in the United States still have blood lead levels above 10µg/dL. [micrograms of lead per deciliter of whole blood]. These levels are unacceptable according to the Centers for Disease Control and Prevention (CDC) which lowered blood lead intervention levels for young children from 25µg/dL to 10µg/dL in 1991. Many of these lead-poisoned children live in low-income families and in old homes with heavy concentrations of lead-based paint. The CDC identified the two most important remaining sources of lead hazards to be deteriorated lead-based paint in housing built before 1978 and urban soil and dust contaminated by past emissions of leaded gasoline. The national goal for blood lead levels among children ages six months to five years is to limit elevations above 15µg/dL to no more than 300,000 per year and to entirely eliminate elevations above 25µg/dL.

Many housing units in the County and City may have lead-based paint as noted earlier in the housing age section of the analysis. Since the County undertakes the rehabilitation of limited to comprehensive rehabilitation of housing units (many of which were constructed prior to 1978, refer Chart 8.1), painted surfaces will be disturbed as part of this process. As such, the jurisdictions are required to incorporate lead-based paint hazard evaluation, approved remediation/reduction strategies and clearance requirements for all housing structures built before 1978 To reduce the potential for adverse health effects attributable to the rehabilitation of deteriorated lead-based paint surfaces, the jurisdictions provide educational material for knowledge about it. All customers receiving housing rehabilitation assistance from the city are informed about the potential health hazards posed by the presence of deteriorated lead-based paint, which includes information about protecting their families from this hazardous substance.

The City of Knoxville has received two Lead Hazard Control Grants totaling \$6.1 million in the last five years. Currently, lead testing and abatement is underway for 160 qualified housing units.

City of Knoxville has a HUD funded program called the "Knoxville Lead-Safe and Healthy Homes Program," that identifies, and controls lead based paint hazards in eligible privately-owned rental and owner-occupied housing. For a unit to be eligible for funding and assistance, it must be located within the City of Knoxville and built prior to 1978. The total household income must be below 80% of Area Median Income. The City assists all rental units, and owner-occupied units must meet one of the following conditions:

- + A child under the age of 6 who resides in the unit, or
- + A child under the age of 6 who spends a "significant amount of time" in the unit, or
- + A pregnant woman who resides in the unit

If qualified, selected units receive a grant for repairs designed to remediate lead-based paint hazards. Repairs may include replacing old wooden windows with new vinyl windows, vinyl siding and aluminum trim, covering porch floors and ceilings, and fresh paint. A certified Lead-Based Paint Inspector/Risk Assessor will perform a non-invasive test of the property and identify lead paint hazards. The cost of this test is covered by the grant. The resulting report contains recommendations that guides the work to be performed. The project is assigned to a qualified general contractor that is certified as a State of Tennessee Lead Abatement Firm. These contractors are licensed, insured and experienced in the lead hazard control industry.

During work, specially trained and State Certified Lead Abatement Supervisors and Workers will make repairs using lead safe work practices including the setting up of containment areas that will keep lead dust from spreading throughout your home. After work is completed, they will utilize specialty cleaning methods to remove lead dust that remains. At the end of work, a Clearance Test is performed by a third-party inspector. This test consists of lab-analyzed dust wipes and a visual inspection that determine whether the work areas are safe to re-occupy. Once the passing results are received, re-occupation is allowed. Program Staff will also monitor and inspect work to ensure safety, proper installation of items and quality of

work. City of Knoxville Building Inspectors will also inspect to ensure work is completed to meet code requirements.

Additionally, to build local capacity of trained and certified individuals and firms to safely and effectively address lead hazards during lead hazard control, renovation, remodeling, and maintenance activities; the Knoxville Lead-Safe and Healthy Homes Program plans to provide free of charge, State of Tennessee certified lead-based paint Abatement Worker and Abatement Supervisor classes. An additional stipend to assist with the payment of the state credential may be available upon successful completion of the training session (as funding is available). The Environmental Protection Agency's Renovation, Repair, and Painting (RRP) Program (Initial Training) may be offered as well. The Program seeks to provide training, employment, contracting, and other economic opportunities generated by this program to low- and very-low income persons, particularly those who are recipients of government assistance for housing, and to businesses that provide economic opportunities to low- and very low-income persons in the Knoxville area.

The Knoxville-Knox County Community Action Committee (CAC) assists Knox County with housing rehabilitation and construction. CAC is responsible for compliance with the requirements related to lead based paint identification and mitigation as established in HUD's 24 CFR Parts 35 and 570.608.

In the Knox County Sustainable Housing – Home Repair Program, CAC refers to the following exemption:

For emergency actions immediately necessary to safeguard against imminent danger to human life, health or safety, or to protect property from further structural damage (such as when a property has been damaged by a natural disaster, fire, or structural collapse), occupants shall be protected from exposure to lead in dust and debris generated by such emergency actions to the extent practicable. This exemption applies only to repairs necessary to respond to the emergency.

[PUBLIC SECTOR ANALYSIS]

CAC or approved contractors shall utilize safe work practices and protect occupants from exposure to the extent practicable, as necessary, for work that disturbs paint, and will provide homeowners assisted by this project with the required notification of lead-based paint hazards.”

The County currently provides funding to a local housing agency for all minor home repairs and housing rehabs. Knox County lead-based paint abatement equipment as well as covering training for staff lead abatement certification.

6.62] Public Sector Analysis Analysis of Impediments to Air Housing Choice No issue

[F] PRIVATE SECTOR ANALYSIS

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
KNOXVILLE, TN

[PRIVATE SECTOR ANALYSIS]

F) PRIVATE SECTOR ANALYSIS

Information from some sources is awaited and further updates to the following information will be made in the final draft.

Homeownership rates are important to a community's financial well-being. Prospective homebuyers expect to have access to mortgage credit; and home ownership programs must be available without regard to discrimination, income, or profession. To truly live up to fair housing laws, all persons must have the ability to live where they want and can afford.

Access to mortgage credit enables residents to own their homes, and access to home improvement loans allows them to keep older houses in good condition. Access to refinancing loans allows homeowners to make use of the equity in their home for other expenses. Mortgage credit, home improvement loans, and refinancing loans together keep neighborhoods attractive and keep residents vested in their communities.

Lenders in Knoxville and Knox County

Poor lending performance results in various long-term and far ranging community problems. Of these, disinvestment is probably the most troubling. Disinvestment in Knoxville by its lenders would reduce housing finance options for borrowers and weaken competition in the mortgage market for LMI neighborhoods. High mortgage costs, less favorable mortgage loan terms, deteriorating neighborhoods, reduced opportunities for home ownership, reduced opportunities for home improvement and the lack of affordable housing are only a few of the consequences of inadequate lending performance. Financial decay in the business sector as well as in the private sector is also a result of disinvestment in the form of business relocation, closure, and bankruptcy. Full service local lenders that have traditionally served residents and businesses are one of the main elements that keep neighborhoods stable. Significant changes are occurring in the lending market not only in Knoxville but throughout the United States. The number and type of lenders have changed over the last ten years, and many local lenders have

been bought by national lenders. These national lending institutions are becoming increasingly more active locally, as their market share grows yearly.

There were 564 financial institutions that were reported for the 2018 Aggregate report for Knoxville MSA area which has increased by 120 from the other 2017. 20,474 conventional loans related activities were reported for the year 2018, including 13,183 originated loans, 3,556 denied applications, and 3,735 purchased loans. While the physical presence of financial institutions in communities facilitates relationships with banks and the location of these institutions is a primary concern for a community, the advent of online banking has increased both the choice of mortgage products and the overall competitiveness in the lending industry.

Alternative Lending Sources

Sub-Prime Lenders: While conventional lenders focus their marketing efforts on consumers with few or no credit blemishes (those with "A" credit), an alternative source of loan funds for consumers with lower credit scores ("B" or "C" credit) is sub-prime lending institutions. While sub-prime lenders simplify the application process and approve loan applications more quickly and more often, these lenders also charge higher interest rates to help mitigate the increased risk in lending to consumers with poorer credit histories. Interestingly, consumers who borrow from sub-prime lenders often do qualify for loans from conventional lenders but succumb to marketing tactics that encourage them to choose sub-prime institutions over conventional. Recent studies by Freddie Mac, the government-sponsored entity that purchases mortgages from lenders and packages them into securities that are sold to investors, show that between 25-35% of consumers receiving high cost loans in the sub-prime market qualify for conventional loans. This may be a result of the loss of conventional lenders in the community. Having fewer lenders from which to choose, consumers select those that are conveniently located, even at a higher price.

"Payday Lenders": Another source of loans is check cashing or "payday" lenders. Check cashing outlets (such as currency exchanges) cash payroll, government, and personal checks for a fee. Their popularity increases as customers lose access to banks or cannot afford rising fees associated with the inability to maintain minimum balance requirements. Consumers use these outlets for their banking needs and are charged for the services they receive. These businesses offer temporary "payday loans" by accepting a postdated check from the customer, who receives the funds immediately, minus a fee. When used regularly, these fees can equate to double-digit interest rates.

Although these services tend to be located in areas of highest minority and low-income concentration, they are also found in very close proximity to local lenders. Customarily, however, they fill the void left by banks that do not service an area or have moved from it.

Predatory Lenders: While most sub-prime lenders serve a need by targeting borrowers with sub-par credit histories, some go too far. Those that do are known as predatory lenders. Lending becomes predatory when lenders target specific populations (such as low-income, minority, or elderly homeowners), charge excessive fees, frequently refinance the loan, and often mislead the borrower. Since wealth is often tied to property ownership, this system threatens to deprive residents of their assets by overextending their home's equity and, in some cases, foreclosing on the homes of people who cannot afford the high interest rates and associated fees.

Mainstream financial institutions often unwittingly exclude the very groups targeted by predatory lenders when they market loan products. Additionally, unknowing consumers find themselves at a disadvantage due to a lack of financial savvy. The lending process can be complicated, and often consumers are ill-prepared to deal with the large volume of paperwork required for the loan process. Most predatory lenders use their clients' inexperience to their advantage, however, and do not provide quality counseling for consumers seeking their products. They use the consumers' ignorance as their

opportunity to reap profits. In the end, borrowers pay substantially higher interest rates and purchase unnecessary credit, life, and disability insurance products.

Advertising

In the context of fair housing, discriminatory advertising is any advertising that indicates any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination. Overt or tacit discriminatory preferences or limitations are often conveyed through the use of particular words, phrases, or symbols. HUD has strict advertising guidelines which define appropriate language and graphics related to fair housing advertisements.

In a general review of several local Knox County and Knoxville's regional publications carrying ads for housing, no systematic attempt to exclude particular demographic groups was observed. Still, there were several incidents found that suggest that there is a need for fair housing training review sessions for real estate agents as inconsistency was noted in the private apartment complexes' websites in Knox County, as they do not provide any information about fair housing.

An online analysis of the apartment listings in the local the Knoxville Area Yellow Pages and Yellow Book showed that only a few of the apartment complexes or purveyors carried a display ad. There was no equal opportunity logo on apartment listings, but websites of a few apartment complexes had the equal opportunity logo located at the bottom.

The Knoxville Apartment Guide does have both the equal opportunity logo and a strong statement affirming equal opportunity in housing: "We are an equal opportunity housing provider. We do not discriminate on the basis of race, color, national origin, religion, sex, family status or disability."

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[G] CONCLUSIONS AND RECOMMENDATIONS

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
KNOXVILLE, TN

[CONCLUSIONS AND RECOMMENDATIONS]

G) CONCLUSIONS AND RECOMMENDATIONS

The City of Knoxville and Knox County have seen a steady increase in population over the last decade. With the national trend of aging population and increase in minority populations, it is pertinent that the jurisdictions proactively adjust policies and procedures for its continued success. Tennessee Housing Development Agency (THDA) reported that affordability from 2008-2012 to 2013-2017 has decreased in Knox county by 2.5 to 5%. The housing price appreciation in Knoxville Metropolitan Statistical Area (MSA) has stressed the existing stock of housing. Further, the regional growth is expected to create need for housing, employment, services, and transportation. With appreciation of home value and decrease in affordability, these HUD jurisdictions can actively partner with non-profits, and private developers to plan strategies that create affordable units. The jurisdictions can continue its current fair housing practices including public outreach and participation in regional fair housing trainings and opportunities.

In the community web-based survey conducted for City of Knoxville and Knox County, 60% of the respondents reported that lack of affordable housing options in preferred neighborhoods is an impediment to affordable housing, almost 50% reported that housing options were limited, 37% responses indicated that income source and access to credit was a barrier to affordable housing. 1 out of 62 respondents noted that they have had trouble finding housing information in their preferred language and 13 respondents reported that affordable housing options were far away from their place of work. Following responses were suggested by respondents as improvements to affordable and accessible housing in the city and county:

- + Adequate sidewalks that are safe and maintained for wheelchair users, curb cuts for wheelchair users, mixed-income housing maintained in increasingly gentrified neighborhoods
- + We desperately need more decent affordable housing

- + Control the market cost. \$250-300K for a first time home owner is too much to ask!! None of the safe neighborhoods are affordable anymore
- + Financial help to build SMALLER projects. As it stands, ONLY large developers are able to participate.
- + Why is the CoK and Knox County insisting on concentrating poverty? We don't need a lot of units in one development for affordable housing. SPREAD IT OUT AND WESTWARD.
- + More affordable housing for low income families
- + We need higher-density within city limits, with more small apartment buildings interspersed within existing neighborhoods.
- + We need more city grant programs to beautify areas and remove abandoned or unused homes/commercial buildings.
- + Easy access to information provided to those seeking affordable housing other than online information.
- + Harassing City Codes enforcement is the main reason I would leave the City of Knoxville but stay in or around Knox County.
- + Rent control Requiring developers to include affordable housing in projects Restrict house flipping Create dedicated revenue source for city's affordable housing fund
- + Transportation and bike lanes available further out of the city limits
- + Access to healthcare, transportation and groceries via sidewalks and bike lanes.
- + Connection between affordable housing and good public transit is very important
- + Affordable single house, in good shape

[CONCLUSIONS AND RECOMMENDATIONS]

- + Please worry more about cleaning vacant lots. Enforcement of codes. Keeping our neighborhoods safe. Affordable housing is all over Knoxville in East, West, North, South. Those who say otherwise just want to create cover for those with screwed up priorities
 - + Stop doing the same. Times have changed. Need new remedies, creative, logical approach. Collaboration. A COMPLETE OVERHAUL of archaic ones continue to utilize. Need NEW minds and ideas- Utilize those or combo of positive results from across nation. For a person who relies on public transportation for work, affordable housing options are minimal. Knoxville should work with major industrial employers (e.g. Denso in Maryville) to establish commuter transport from Knoxville.
 - + Increase supply of affordable housing
 - + People should make enough money to live in the community they work in.
 - + I would like the landlord stop price gouging and I would be able to purchase a home.
 - More affordable housing for seniors and those who are low-income.
 - + I would like affordable housing for all.
 - + More diverse neighborhoods.
 - + Help the elderly! If can't keep house clean they are kicked out due to bed bugs and become homeless
 - + Legal counsel for renters under an eviction notice. 3/9/2020 9:49 AM 27 More rental subsidies for low-income households.
 - + I would like to see developers required to build sidewalks and consider walkability and accessibility when building housing and housing-adjacent developments in Knox County. I would like to see more developers construct housing options along major transit
 - corridors like Broadway and Magnolia Avenue. Perhaps City and County government could provide incentives for proposals. I'd like to see additional City and County investment in the BankOn initiative (via United Way) which promotes the availability of no-cost or low-cost checking and savings account options from local financial institutions for people who don't traditionally use banks. These opportunities can help people of moderate incomes build wealth and financial stability, which can either include homeownership or not. I'd like more independent landlords with, say, 20 or fewer properties' energy efficiency and, also, comfort and affordability for the renters. I'd like to see additional City and County funds support KnoxWorks, the program that trains young people in construction trades, and the CAC program that helps income-limited households make major and minor repairs to their homes so they can continue to live there and not be displaced.
 - + Both areas of our community need more affordable rental housing and affordable homes to purchase
- The stakeholder web-based survey conducted for City of Knoxville and Knox County recorded 21 participants from various organizations including CAC, KCDC, Knoxville Habitat for Humanity, East Tennessee Community Design Center, Knoxville Equity Partners, Held Law Firm and Childress & Held Rental, KLF, C.O.N.E.C.T Ministries, Volunteer Ministry Center, City of Knoxville, and Knox County. 11 participants noted that Lack of quality affordable housing in desired geographical areas is the key issue to fair housing choice in the City/County. When asked about potential strategies that can promote affordable and accessible housing for all, the following suggestions were made by the stakeholders:
- + Create more loans, and classes for individuals that can learn about how to start building housing in low income areas.
 - + Stop allowing rich white people to control everything.

[CONCLUSIONS AND RECOMMENDATIONS]

- + Access to information and education that supports informed decision making around affordable housing. All aspects of it. Affordable housing is so much more than being able to pay your rent or mortgage. It's being able to handle emergencies, providing for yourself and your family without having to negotiate a bill. Deciding what gets paid and what doesn't. Quality of life shouldn't be determined by income level. We need to offer our community options they can access and use. More compassion, less capitalism.
- + Be fair no matter the race, sex or religion of all citizens
- + More funding. And not just funding for private developers that goes away after a few years. Permanent funding
- + Fire the current city development people and replace them with people who work directly with poor people. Give funding directly to poor people rather than to larger institutions with the expectation that the money will trickle down.
- + East Tennessee community design center could be a key player in these initiatives as well as volunteer professionals. Also suggest that local developers like IHP development be engaged
- + Incentive developers who build single family housing in an effort to increase housing stock/supply driving the cost of housing down.
- + More meeting with new mayor.
- + Help identifying property and work to finding in partnership with low income housing developers funding streams to help finance more projects.
- + Develop very small, modest efficiency and 1 bedroom apartments that can be rented for 25% of minimum wage, 2 bedrooms for \$600, and three bedrooms for \$900.
- + Financial Literacy as a requirement to retain you HUD Section 8 or Voucher. 2]. If you are new to Section 8 or the HUD Voucher a requirement would be basic home maintenance course and financial literacy education with a MOU signed with the lease.
- + Accountability from its occupants. Establish Section Resident Association by assigning responsible tenants to monitor neighbors as needed to care for the maintenance and care of that assigned unit. Random checks to ensure no illegal activity. Regardless of income levels, each person should be accountable for maintaining their property and educated to move on to the next level of housing. "affordable home ownership."
- + Have community focus groups with neighborhoods and individuals who are struggling with housing insecurities. they will tell you what you really need to hear to address the issue of housing. In my opinion if we are going to continue to have low paying jobs that keep our citizens in poverty then we can at least give them a decent place to raise their families. Most of our homeless population are working full-time jobs and are still living in cars! how this ever become acceptable to the point that we are seeing second gen young people wanting a car so they have a place to live is just unimaginable and disgraceful!
- + more affordable housing for single individuals and families with 4+ children.
- + Continued funding for housing programs.

[CONCLUSIONS AND RECOMMENDATIONS]

+ *Small Area Fair Market Rents targeted at specific zip codes*

+ *My only suggestion would be to find funding for more affordable housing options which seems to be the big issue at the moment.*

Based on the analysis, discussions with stakeholders and comments from the public and stakeholder survey, the following list of impediments to fair housing choice in the City of Knoxville and Knox County have been prepared. The list of impediments and recommendations is not all-inclusive but provides the jurisdictions with useful strategies for implementation. Since work is going on to address the recommendations from the last AI, we highly recommend that the City and County keep working on the previous recommendations and start planning for the ones mentioned below. These impediments will be substantiated further with input on the draft from the stakeholders, and second public meeting.

1) Limited housing stock and homogeneity in housing units. Changing family sizes, lifestyles, and work preferences have to be reflected in the housing type and sizes. Several organizations are trying to work with low-moderate income families to increase, maintain, and afford housing suffer because of lack of funding. However, the cost of land makes it financially challenging to create affordable housing without a subsidy or incentive.

Recommendations:

- + Lobby for mandatory inclusionary zoning. The State of Tennessee does not allow cities to implement inclusionary zoning. Inclusionary zoning is a policy that was first developed in the 1970s in response to exclusionary and often racially segregated zoning. It's a popular tool for getting the private market to subsidize affordable housing.
- + Private landlords need to be encouraged to accept Section 8 and special project vouchers. One way would be to have a mitigation fund for landlords to help with any loss of rental income and damages past

2) Transportation corridors have connectivity problems and lack integration with low-moderate income residential areas and employment centers. People travelling between the two jurisdictional areas are suffering from lack of transit options and convenience in using transit. Accessibility issues within the city and county are due to lack of accessible sidewalks, unsafe bus stops, and lack of accessible features in the city's and county's infrastructure. Lack of sidewalks and bike lane facilities in the county and problems with connectivity within the city have been the most common community survey response to the question of probable impediment to affordable housing.

Recommendations:

- + With the changing need of the demographics, the City and County should invest in a combined transit plan and devise ways to make transit more accessible and seamless between the two. Investment needs to prioritize Accessible sidewalks, bike lanes, bicycle facilities, and bus stops. Alternative transit routes that connect city to the county, especially the employment centers during peak hours can be planned for. Additionally, the new zoning code and focus on energy efficiency will yield results when complete streets and alternative means of transportation are made effective in the City and County. Green infrastructure, such as complete streets, connectivity of Accessible sidewalks, an increase in bike lane facilities, will not only provide alternative transportation options and encourage walking. It will provide a sense of safety and freedom for people with mobility limitations
- + Public transit shelters with ramps and proper lighting can be planned at 5-minute walking distance or 0.25-mile distance from residential areas/multifamily dwellings for healthy individuals. For people who are elderly or have special needs the walking distance should be according to ADA guidelines.

[CONCLUSIONS AND RECOMMENDATIONS]

the occupant in maintenance. Regardless of income levels, each person should be accountable for maintaining their property and educated to move on to the next level of housing which is homeownership.

- Home buying is a difficult process, and residents with limited English proficiency (LEP) have an especially hard time maneuvering the process because financial institutes do not have paperwork in languages other than English. We recommend that residents with LEP be given assistance in understanding the financial paperwork and process.

4) Local hire initiatives: Local governments should be able to require construction companies to hire a certain percentage of workers from the jurisdictional area. This helps in creating jobs and provide sustainability to the local economy. Its Tennessee's Contractors Licensing Act of 1994 prohibits counties and municipalities from imposing additional requirement on top of those imposed in the act and from discriminating against contractors licensed by the state on the basis of non-residency within the county or municipality.

Recommendations:

- + Local hiring mandates should be pushed for by joint efforts from the City and County. Within the hiring mandates, schemes could be devised where low-moderate income people could get preference in the hiring process. A robust, multi-prong initiative would be required at City and County level to ameliorate housing conditions without causing displacement. One small way is making people an asset rather than liability.

- Creating more employment opportunities and helping unemployed householders by providing adequate training and skill development will improve their financial stability.

- + Safe conditions that enhance walkability, continuous and even-surfaced Accessible sidewalks, ramps, slopes, lighting, and safe and well-maintained shelters have to go hand in hand to promote ridership and walkability.

3) Mortgage lending practices need to be addressed since there were high denial rates among certain races. Low income families of color are at a severe deficit compared to the income levels of other communities in the City and County, in terms of financial stability and employment opportunities. Seasonal employment opportunities are also a threat to fair lending practices and require education programs to assist in the repair of credit histories.

Recommendations:

- Fair lending institutes, along with government organizations, should provide an educational program to assist in the repair of credit such that the process of home ownership can be initiated for people with poor credit histories. Educational programs are needed to improve job opportunities and provide information that encourages financial literacy.

- + Federal, State, and local banking regulation should include educational opportunities in their lending practices to ensure that low income population has "access" to the opportunity to purchase "affordable housing."

- + Require basic home maintenance course as a requirement to retain HUD Section 8 housing and/or housing vouchers.

- + Accountability from occupants: Establish Section 8 Resident Association by assigning responsible tenants to assist neighbors as needed to care for the maintenance and care of assigned unit. Peaceful approach to this method could also be reporting of a careless or ignorant occupant to a non-profit which can then assist

[CONCLUSIONS AND RECOMMENDATIONS]

- + The city can work proactively with financial institutions and banks to allow for more flexibility in payments and assist with background checks by reducing liability or providing assistance.

5) Lack of trust between the governmental organizations and the community. Lack of trust between community and the government entities has been mentioned in the survey responses.

Recommendations:

- + Transparency from the city and county about new projects, zoning regulations, and new schemes can go a long way in regaining the trust of the community.
- + Advertising and holding community events that encourage participation of city and county staff with the community can help as well. Each government employee can adopt a neighborhood and participate in the community events of that area. Additionally, propose community improvement projects and workshops in partnership with local churches or community centers.

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[A] APPENDIX

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
KNOXVILLE, TN

[APPENDIX]
COMMUNITY SURVEY

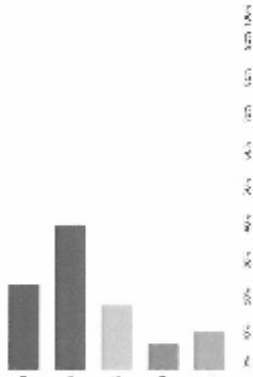
ANALYSIS OF IMPROVEMENTS TO PUBLIC HOUSING CLONES FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY

Q1 Please mention the zipcode you reside at

ANSWERS CHOICES

Q2 Including yourself, how many people live in your house?

ANSWERS CHOICES



ANSWERS CHOICES	NUMBER
1	22.6%
2	39.7%
3	15.9%
4	7.9%
5+	12.7%
TOTAL	100%

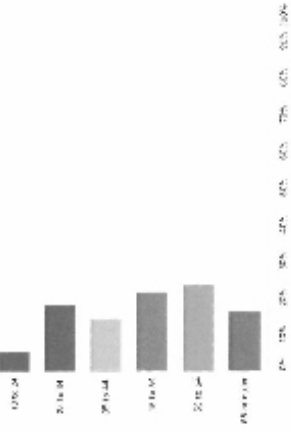
Q3 Which of the following age groups do you identify yourself with

ANSWERS CHOICES



0.76 Appendix Analysis of Improvements to Public Housing Clones Knoxville

ANALYSIS OF IMPROVEMENTS TO PUBLIC HOUSING CLONES FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY



ANSWERS CHOICES	NUMBER
White	15.9%
Black	23.8%
Hispanic	19.0%
Asian	28.6%
Other	12.7%
TOTAL	100%

Q4 Which racial or cultural group do you identify yourself with?

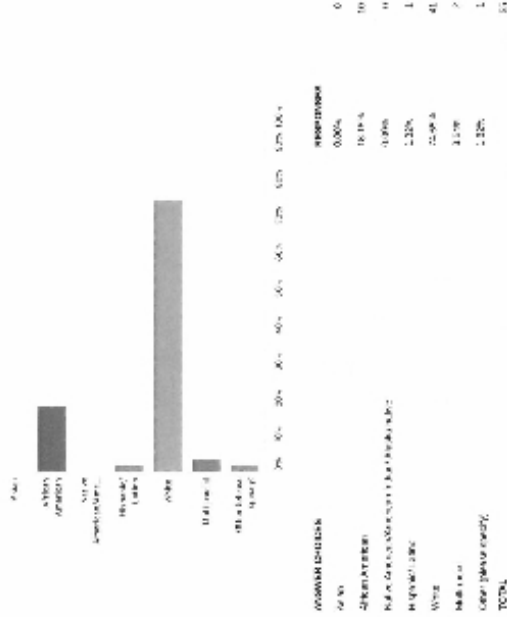
ANSWERS CHOICES



0.76

[APPENDIX]

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY



Q5 Are you a student in Knoxville or Knox County

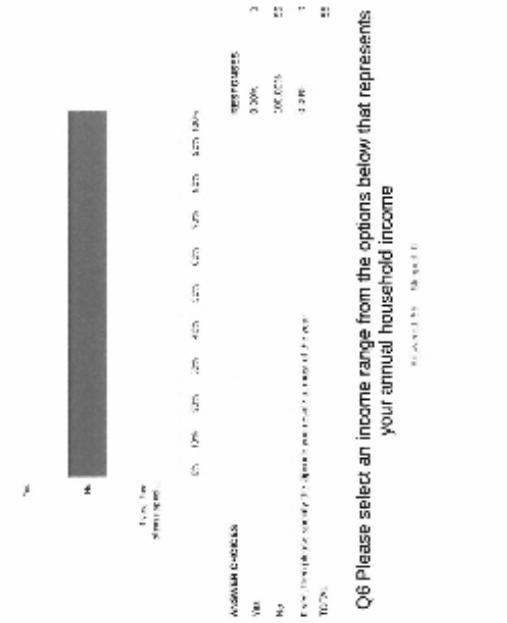
Appendix 95 - Student

3/12

Knoxville - Analysis of Impediments to Fair Housing Choice

Appendix

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY



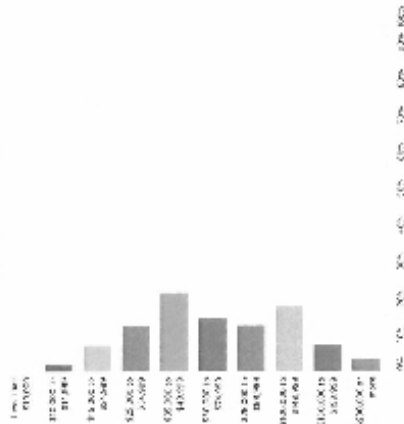
Q6 Please select an income range from the options below that represents your annual household income

Appendix 96 - Income

4/21

[APPENDIX]

ANALYSIS OF IMPROVEMENTS TO FAIR-HOUSING CHOICE FOR CITY OF KNOXVILLE AND GEAR COUNTY COMMUNITY SURVEY



ANSWER CHOICES

ANSWER CHOICE	PERCENTAGE
1. NO IMPROVEMENTS	0.00%
2. IMPROVEMENTS TO FAIR HOUSING CHOICE	1.00%
3. IMPROVEMENTS TO FAIR HOUSING CHOICE AND AFFORDABLE HOUSING	1.00%
4. IMPROVEMENTS TO FAIR HOUSING CHOICE AND AFFORDABLE HOUSING AND OTHER	1.00%
5. IMPROVEMENTS TO FAIR HOUSING CHOICE AND AFFORDABLE HOUSING AND OTHER AND OTHER	1.00%
6. IMPROVEMENTS TO FAIR HOUSING CHOICE AND AFFORDABLE HOUSING AND OTHER AND OTHER AND OTHER	1.00%
7. IMPROVEMENTS TO FAIR HOUSING CHOICE AND AFFORDABLE HOUSING AND OTHER AND OTHER AND OTHER AND OTHER	1.00%
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15. IMPROVEMENTS TO FAIR HOUSING CHOICE AND AFFORDABLE HOUSING AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER	1.00%
16. IMPROVEMENTS TO FAIR HOUSING CHOICE AND AFFORDABLE HOUSING AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER	1.00%
17. IMPROVEMENTS TO FAIR HOUSING CHOICE AND AFFORDABLE HOUSING AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER	1.00%
18. IMPROVEMENTS TO FAIR HOUSING CHOICE AND AFFORDABLE HOUSING AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER	1.00%
19. IMPROVEMENTS TO FAIR HOUSING CHOICE AND AFFORDABLE HOUSING AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER	1.00%
20. IMPROVEMENTS TO FAIR HOUSING CHOICE AND AFFORDABLE HOUSING AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER AND OTHER	1.00%
TOTAL	100%

Q7 What is your relationship to the City of Knoxville?



Q8 What is your relationship to Knox County?



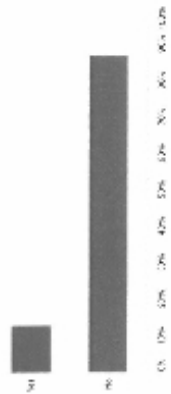
[APPENDIX]

ANALYSIS OF IMPEDIMENTS TO HOMEOWNERS CHOICES FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY

ANSWER CHOICES	RESPONSES
100% YES	20
100% NO	2
NEUTRAL/NO ANSWER	22
DO NOT KNOW/ANSWER	4
TOTAL	68

Q9 Do you or any member of your family have a disability?

ANSWERS: 20/68/1



ANSWER CHOICES	RESPONSES
100% YES	7
100% NO	47
TOTAL	54

Q10 Does the house or apartment you currently live in meet your or your family's accessibility needs?

ANSWERS: 7/54/1

ANALYSIS OF IMPEDIMENTS TO HOMEOWNERS CHOICES FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY

ANSWER CHOICES	RESPONSES
100% YES	34
100% NO	16
NEUTRAL/NO ANSWER	18
DO NOT KNOW/ANSWER	6
TOTAL	74

Q11 Do you think that all people living in your neighborhood or apartment complex are treated the same?

ANSWERS: 34/74/1



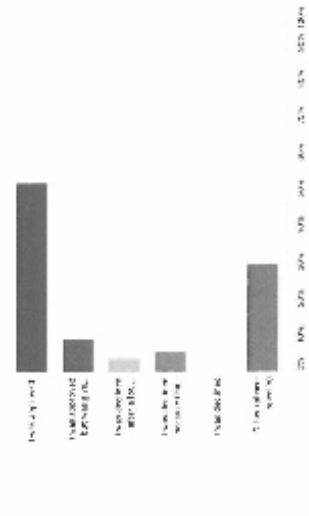
ANSWER CHOICES	RESPONSES
100% YES	41
100% NO	33
NEUTRAL/NO ANSWER	10
DO NOT KNOW/ANSWER	5
TOTAL	89

Q12 Have you experienced difficulty in getting a loan for your housing needs from local banks or lending institutions?

ANSWERS: 41/89/1

[APPENDIX]

ANALYSIS OF IMPACTMENTS TO LAIR HOUSING CHOICES FOR CITY OF KNOXVILLE AND KING COUNTY COMMUNITY SURVEY



ANSWER CHOICES	PERCENTAGE	NUMBER OF SUBJECTS
Yes	50.0%	25
No	50.0%	25
TOTAL	100.0%	50

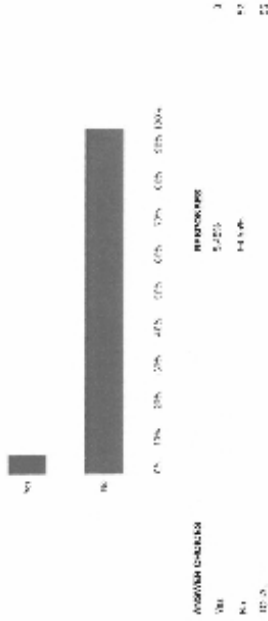
Q13 Do you currently live in public housing or receive Section 8 rental assistance?

ANALYSIS OF IMPACTMENTS TO LAIR HOUSING CHOICES FOR CITY OF KNOXVILLE AND KING COUNTY COMMUNITY SURVEY

9.723

0.80 Appendix Analysis of Impacts to Fair Housing Choice Knoxville

ANALYSIS OF IMPACTMENTS TO LAIR HOUSING CHOICES FOR CITY OF KNOXVILLE AND KING COUNTY COMMUNITY SURVEY



Q14 What is your current living situation?

ANALYSIS OF IMPACTMENTS TO LAIR HOUSING CHOICES FOR CITY OF KNOXVILLE AND KING COUNTY COMMUNITY SURVEY



ANALYSIS OF IMPACTMENTS TO LAIR HOUSING CHOICES FOR CITY OF KNOXVILLE AND KING COUNTY COMMUNITY SURVEY

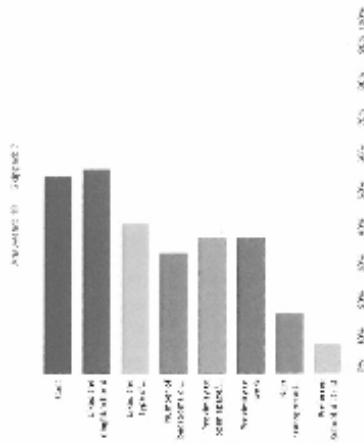
10.723

[APPENDIX]

ANALYSIS OF IMPEDIMENTS TO RENT HOUSING CHOICE FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SERVICES

ANSWER CHOICES	RESPONSES
None	27.17%
Low income	44.14%
Lack of family resources to pay rent	5.12%
Current income	0.00%
Bad credit record	0.00%
Household size	2.09%
Other	0.00%
TOTAL	43

Q15 Select the top three reasons why you like your current house or neighborhood

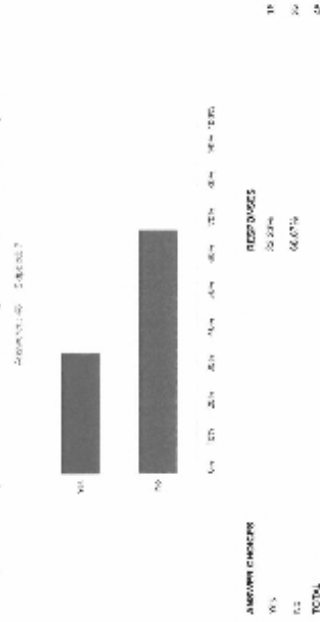


11.7.15

ANALYSIS OF IMPEDIMENTS TO RENT HOUSING CHOICE FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SERVICES

ANSWER CHOICES	RESPONSES
None	24
Lack of income	55.26%
Bad credit record	41.46%
Lack of family resources to pay rent	23.33%
Household size	27.50%
Other	27.50%
Current income	14.69%
TOTAL	123

Q16 Would you like to move from your current home or apartment?

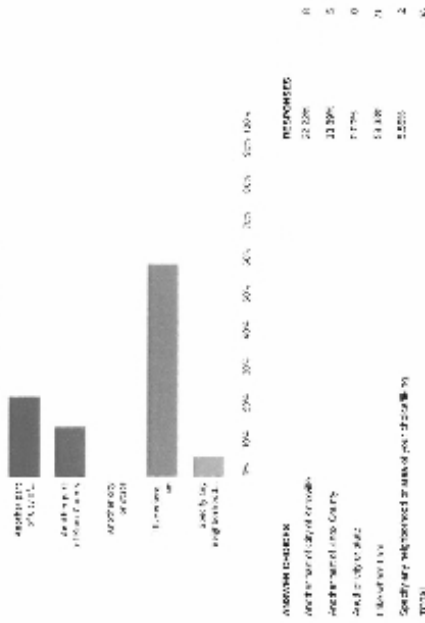


Q17 If you answered YES to question 16, where would you like to move?

11.7.15

[APPENDIX]

ANALYSIS OF RESPONSES TO FACTORING CHOICES FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY



ANALYSIS OF RESPONSES TO FACTORING CHOICES FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY

Choice	Percentage
No choice	10.00%
No choice, but would like to see more choices	35.00%
No choice, but would like to see more choices	45.00%
No choice, but would like to see more choices	10.00%

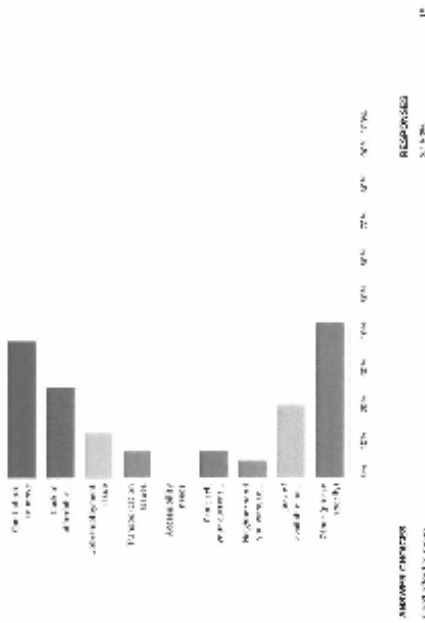
Q18 What are some factors that prevent you from moving (choose all that apply)?



ANALYSIS OF RESPONSES TO FACTORING CHOICES FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY

Factor	Percentage
Lack of affordable housing	35.00%
Lack of job opportunities	25.00%
Lack of transportation	15.00%
Lack of quality schools	10.00%
Lack of quality healthcare	5.00%
Lack of quality parks and recreation	5.00%
Lack of quality public safety	5.00%
Lack of quality cultural and entertainment	5.00%
Lack of quality infrastructure	5.00%
Lack of quality public services	5.00%

ANALYSIS OF RESPONSES TO FACTORING CHOICES FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY



ANALYSIS OF RESPONSES TO FACTORING CHOICES FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY

Choice	Percentage
No choice	10.00%
No choice, but would like to see more choices	35.00%
No choice, but would like to see more choices	45.00%
No choice, but would like to see more choices	10.00%

Q19 What are you looking for in your next residence? Choose three options that matter most to you.

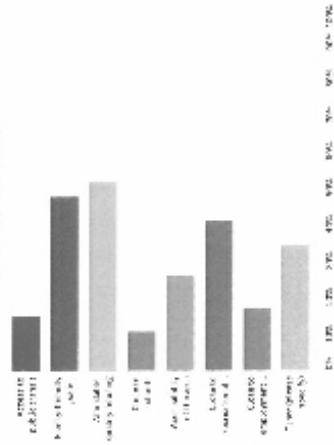


ANALYSIS OF RESPONSES TO FACTORING CHOICES FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY

Factor	Percentage
Affordable housing	35.00%
Quality schools	25.00%
Quality healthcare	15.00%
Quality parks and recreation	10.00%
Quality public safety	5.00%
Quality cultural and entertainment	5.00%
Quality infrastructure	5.00%
Quality public services	5.00%

[APPENDIX]

ANALYSIS OF IMPEDIMENTS TO AFFORDABLE HOUSING CHOICE FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY

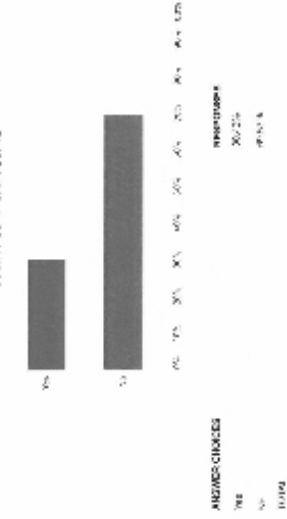


Q20 Have you tried finding affordable housing in the City of Knoxville or Knox County and could not?

CHARTS AND TABLES

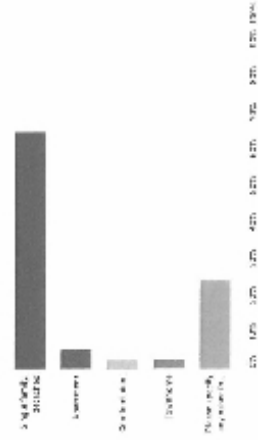
15/23

ANALYSIS OF IMPEDIMENTS TO AFFORDABLE HOUSING CHOICE FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY



Q21 What type of housing are you looking for?

CHARTS AND TABLES



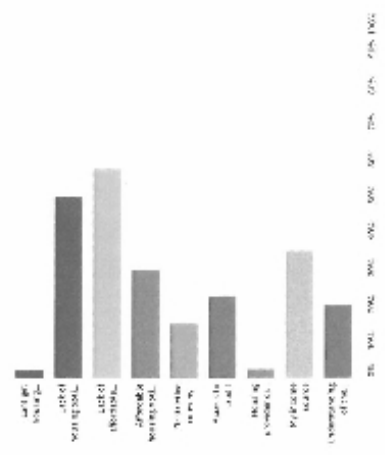
15/23

[APPENDIX]

ANALYSIS OF PERIODIC NEEDS TO AFFORDABLE HOUSING IN THE CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY

ANSWER CHOICES	RESPONSES
None/very little	40.0%
A little	5.4%
Some	2.0%
A lot	2.0%
Extremely a lot	20.2%
TOTAL	100

Q22 Please select any factors you believe act as barriers to affordable housing in Knoxville or Knox County



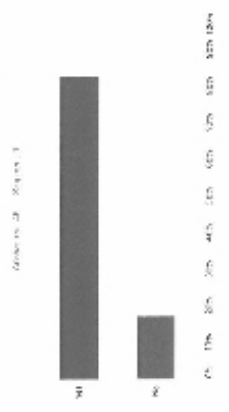
47.7%

0.0% Appendix Analysis of Periodic Needs to Affordable Housing in Knoxville

ANALYSIS OF PERIODIC NEEDS TO AFFORDABLE HOUSING IN THE CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY

ANSWER CHOICES	RESPONSES
Yearly housing increases	2.20%
Lack of housing and no local units to lease	50.0%
Lack of affordable units and no local units to lease	47.8%
Affordable housing programs are not available for tenants	30.0%
Real estate agents and other sellers of properties are not available	20.0%
Administrative	20.0%
Other factors	2.0%
Other factors	2.0%
Other factors	2.0%
Other factors	2.0%

Q23 Do you understand your fair housing rights?



ANSWER CHOICES

Yes	60.0%
No	40.0%

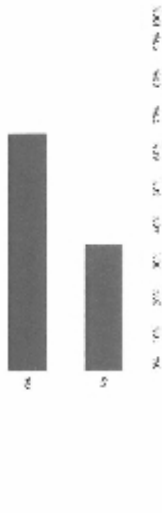
Q24 Have you seen or heard information regarding Fair Housing laws, programs, and enforcement within the City of Knoxville?

47.7%

48.7%

[APPENDIX]

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY

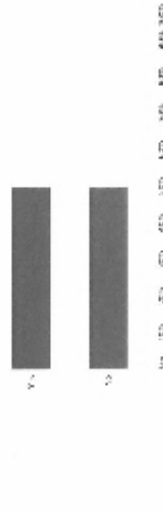


Q25 Have you seen or heard information regarding Fair Housing laws, programs, and enforcement within Knox County?

ANSWERS CHOICES	RESPONSES
Yes	26
No	16
TOTAL	46

Q25 Have you seen or heard information regarding Fair Housing laws, programs, and enforcement within Knox County?

ANALYSIS OF SURVEY



Q26 Do you know where to file a housing discrimination complaint?

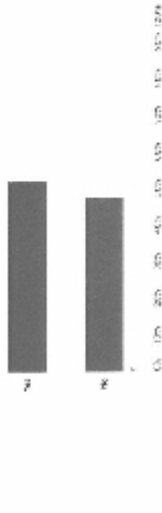
ANSWERS CHOICES	RESPONSES
Yes	26
No	22
TOTAL	48

Q26 Do you know where to file a housing discrimination complaint?

ANALYSIS OF SURVEY

25/21

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY



Q27 Since living in Knoxville and/or Knox County, have you experienced housing discrimination based on your race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), or disability?

ANSWERS CHOICES	RESPONSES
Yes	23
No	21
TOTAL	44

Q27 Since living in Knoxville and/or Knox County, have you experienced housing discrimination based on your race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), or disability?

ANALYSIS OF SURVEY



25/21

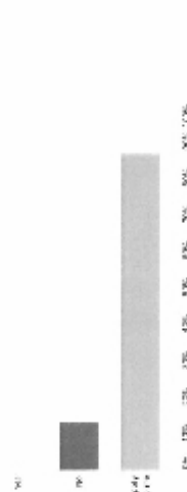
[APPENDIX]

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING: Q28 FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY

ANSWER CHOICES	RESPONSES
NO	1,726
YES	1,176
TOTAL	2,902

Q28 If you answered YES to question 27, did you file a report of that discrimination?

Q28 (continued) - 08/14/18



ANSWER CHOICES	RESPONSES
NO	1,726
YES	1,176
TOTAL	2,902

Q29 If you answered YES to question 27, but you did not file a report of that discrimination, why didn't you file? (Select all that apply)

Q29 (continued) - 08/14/18

ANSWER CHOICES	RESPONSES
NO	1,726
YES	1,176
TOTAL	2,902

0.66 Appropriate Analysis of Impediments to Fair Housing: Knoxville

23.124

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING: Q30 FOR CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY

ANSWER CHOICES	RESPONSES
NO	2,466
YES	436
TOTAL	2,902

Q30 Please suggest any improvements that you would like to see in the city or county as it pertains to affordable and accessible housing.

Q30 (continued) - 08/14/18



Q31 Additional Comments based on your renting/buying affordable and accessible housing with the city or county?

Q31 (continued) - 08/14/18

ANSWER CHOICES	RESPONSES
NO	2,466
YES	436
TOTAL	2,902

0.66 Appropriate Analysis of Impediments to Fair Housing: Knoxville

23.125

[APPENDIX]
STAKEHOLDER SURVEY

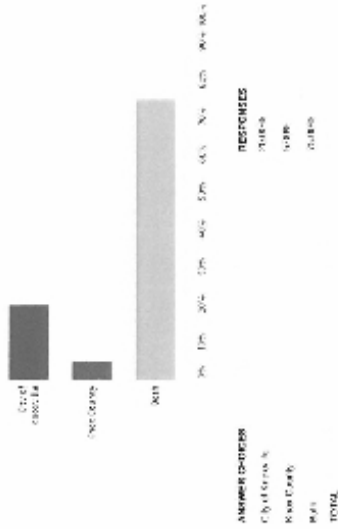
ANALYSIS OF RESPONSES TO PUBLIC HEARINGS CONCERNING CITY OF KNOXVILLE AND KNOX COUNTY STAKEHOLDER SURVEY

Q1 If you feel comfortable, please identify the organization you are affiliated with

PAGE 15 OF 20

Q2 Please select the geographic coverage of the services offered by your organization/company

PAGE 16 OF 20



Q3 Do you feel that fair housing laws are adequately enforced in your community?

PAGE 16 OF 20

ANALYSIS OF RESPONSES TO PUBLIC HEARINGS CONCERNING CITY OF KNOXVILLE AND KNOX COUNTY COMMUNITY SURVEY

Q32 Any suggestions for the City of Knoxville to address Fair Housing Issues

PAGE 17 OF 20

Q33 Any suggestions for Knox County to address Fair Housing Issues

PAGE 17 OF 20

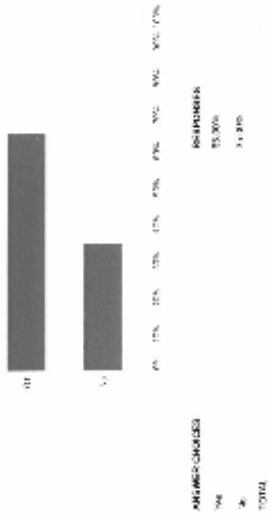
447 of 5

1 of 1

Knoxville - Analysis of Responses to Fair Housing Hearings Appendix

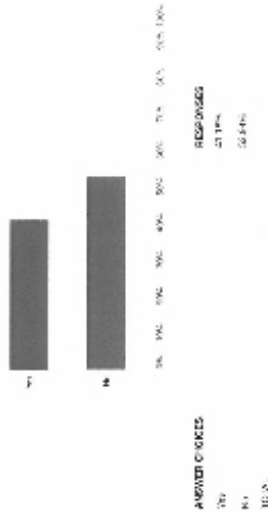
[APPENDIX]

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR CITY OF KNOXVILLE AND KNOX COUNTY STAKEHOLDER SURVEY



Q4 Are there local/state statutes in place that protect groups beyond the Federal protections based on race, color, religion, gender, national origin, familial status, disability, or income level?

FIGURE 22 - Q4 (N=19)



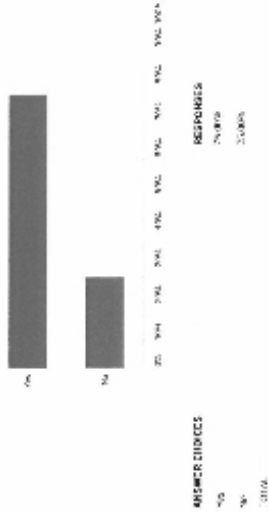
Q5 Have you attended a fair housing outreach or education opportunity within the past 12 months?

FIGURE 23 - Q5 (N=13)

27.11

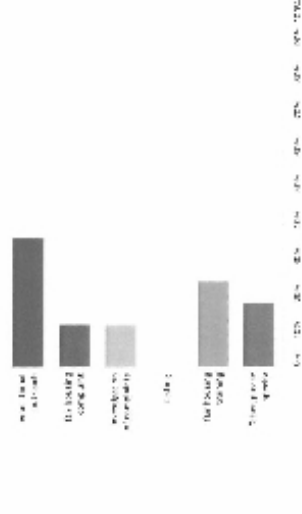
0.88 Appendix Analysis of Impediments to Fair Housing Choice Knoxville

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR CITY OF KNOXVILLE AND KNOX COUNTY STAKEHOLDER SURVEY



Q6 Please select all fair housing services that are available in your jurisdiction/company/organization

FIGURE 24 - Q6 (N=19)

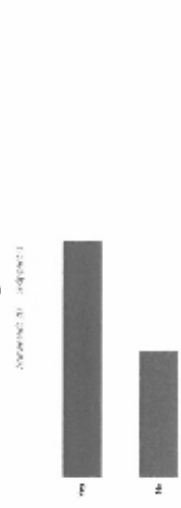


27.11

ANALYSIS OF IMPLEMENTS TO FAIR HOUSING CHOICE FOR CITY OF KNOXVILLE AND KNOX COUNTY SHAREHOLDER SURVEY

ANSWER CHOICES	RESPONSES
EXPLICIT POLICY	6 (14.3%)
IMPLICIT POLICY	2 (4.8%)
NO POLICY	2 (4.8%)
NEED	0 (0%)
UNDETERMINED	2 (4.8%)
OTHER	3 (7.1%)
TOTAL	13 (30.0%)

Q7 Does your company or organization have written policies addressing Fair Housing Laws



ANSWER CHOICES	RESPONSES
Yes	15 (35.7%)
No	7 (16.3%)
TOTAL	22 (52.0%)

Q8 Does your company/area of jurisdiction/ organization undertake any special/affirmative marketing efforts or strategies that focus on minorities or low-income clients?



ANALYSIS OF WHETHER IS TO PARTICIPATING CHURCHES IN CITY OF KNOXVILLE AND KNOX COUNTY SHAREHOLDER SURVEY

ANSWER CHOICES	RESPONSES
Yes	22 (50.0%)
No	2 (4.5%)
TOTAL	24 (54.5%)

Q9 With regards to access to your office, timings, office location, and outreach efforts would you say that the services provided by your company or organization are available to everyone in the city/county?

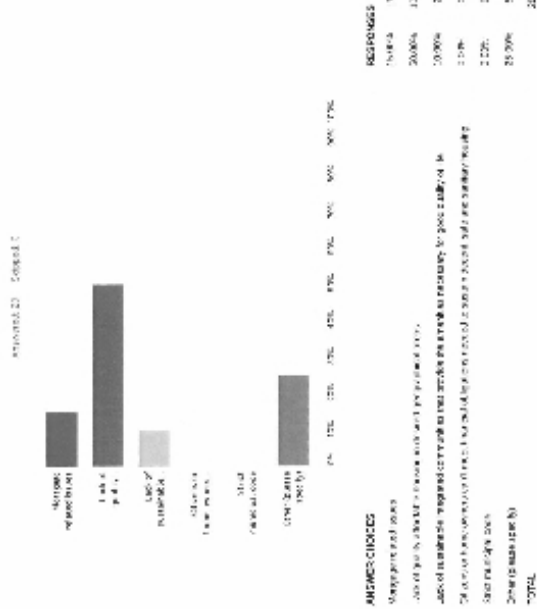


ANSWER CHOICES	RESPONSES
Yes	12 (27.3%)
No	1 (2.3%)
TOTAL	13 (29.6%)

[APPENDIX]

ANALYSIS OF INPUTS TO FAIR HOUSING CHOICE FOR CITY OF KNOXVILLE AND ANNE COUNTY SENIORS SURVEY

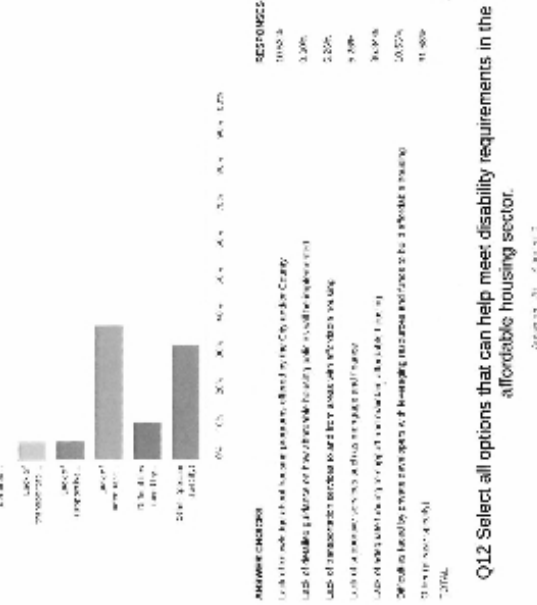
Q10 What are the key issues to fair housing choice in the City or County?
Please select all that apply.



Q11 According to you, what are the potential barriers to affordable housing in the city or county?

ANALYSIS OF INPUTS TO FAIR HOUSING CHOICE FOR CITY OF KNOXVILLE AND ANNE COUNTY SENIORS SURVEY

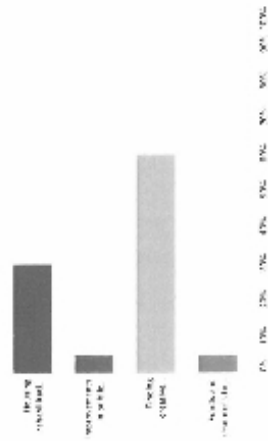
Q12 Select all options that can help meet disability requirements in the affordable housing sector.



Q12 Select all options that can help meet disability requirements in the affordable housing sector.

[APPENDIX]

4.0003.3 OF INTERVIEW 5: FAIR HOUSING CHECKS - CITY OF KNOXVILLE AND KINGS COUNTY SHARP-OLDS SURVEY



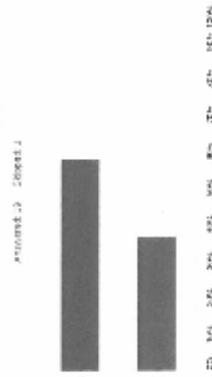
ANSWER CHOICES

YES

NO

TOTAL

Q13 Do you perceive lack of Federal, State or local banking regulations as an impediment to fair lending practices?



ANSWER CHOICES

YES

NO

TOTAL

4.0003.3 OF INTERVIEW 5: FAIR HOUSING CHECKS - CITY OF KNOXVILLE AND KINGS COUNTY SHARP-OLDS SURVEY



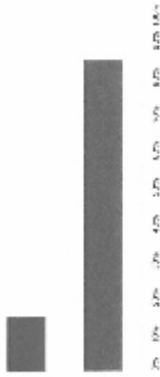
ANSWER CHOICES

YES

NO

TOTAL

Q14 Are you familiar if any group or individual has filed complaints against a lending institution with any Federal, State, or local regulators, or initiated legal actions on the basis of fair housing discrimination?



ANSWER CHOICES

YES

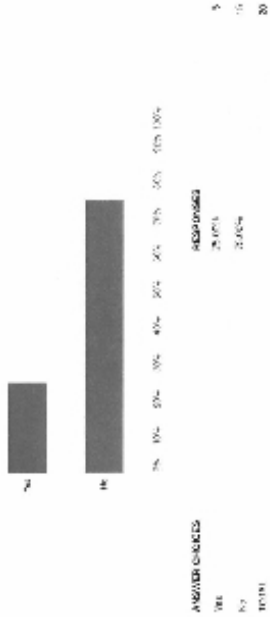
NO

TOTAL

Q15 Have you encountered cases where insurance companies have cancelled or increased premiums on properties that participate in Section 8 housing vouchers/low-income housing?

[APPENDIX]

ANALYSIS OF IMPEDIMENTS TO AFFORDABLE HOUSING CHOICE FOR CITY OF KNOXVILLE AND KNOX COUNTY SHAREHOLDER SURVEY



Q16 If you could build more affordable and accessible housing which zip code would you target and why

ANSWER: 20 (50%)

Q17 If you could build affordable housing which type of housing would you built, such as single family, townhome, apartments, one-story, or two-story etc.

ANSWER: 20 (50%)

Q18 Please suggest potential strategies that can promote affordable and accessible housing for all

ANSWER: 15 (37.5%)

Q19 To the best of your knowledge, please tell us about any programs/projects/initiatives in the last 5 years that have affected affordable housing stock and availability for the city or county. Additionally, please also tell us about any programs that help Low - Moderate Income (LMI) households gain access to affordable housing.

ANSWER: 15 (37.5%)

10/17

Notice of Public Meeting
PY2020-2024 Five Year Consolidated Plan

City of Knoxville
Community Development Department

Tuesday, January 21, 2020, 6:00 PM
at the

John T. O'Connor Center
611 Winona St, Knoxville, TN 37917

The City of Knoxville's Community Development Department is seeking public input to develop its Five Year Consolidated Plan for program years (PY) 2020-2024. The plan will identify community needs and priorities, and outline how the City will spend anticipated federal funds through the U.S. Department of Housing and Urban Development (HUD)'s Community Development Block Grant, HOME Investment Partnerships (affordable housing) grants, and Emergency Solutions Grants (homeless services) programs.

At this meeting, the City of Knoxville will present a summary of information collected from its public/citizen participation and consultation process, a summary of housing needs data, and draft priority goals and strategies that will guide the types of programs that HUD funds may be used for, beginning in July 2020. The City will also share a timeline for further public participation, an outline of a process for the development of an Analysis of Impediments for Fair Housing Choice, and take comments from meeting participants.

The O'Connor Center is wheelchair accessible. If you are a person with a disability who requires an accommodation in order to attend a City of Knoxville public meeting, please contact the City of Knoxville's

ADA Coordinator, Stephanie Brewer Cook at 865-215-2034 or scook@knoxvilletn.gov no less than 72 business hours (3 business days) prior to the meeting you wish to attend.

The City of Knoxville is committed to meeting the needs of non-English speaking residents. If you have Limited English Proficiency (LEP) and want to request interpretation services, please contact the City of Knoxville's Title VI Coordinator, Tatia M. Harris at tharris@knoxvilletn.gov or 865-215-2831, at least 48 hours (2 days) prior to the meeting.

If you are unable to attend the meeting, your feedback is still appreciated. Information presented at the meeting will be made available on January 22, at the City's website www.knoxvilletn.gov/development

Please send in your comments/questions to Linda Rust at lrust@knoxvilletn.gov, by mail at the City of Knoxville Community Development Department, P.O. Box 1631, Knoxville, TN 37901, by fax to 865-215-2962 or by calling 865-215-2357. It is anticipated that the draft Consolidated Plan will be made available for public review and a 30-day public comment period in early April 2020.



CITY OF KNOXVILLE / KNOX COUNTY

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

The AI is a review of impediments to fair housing choice in the public and private sector. Impediments to fair housing choice include any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin. This study is a requirement of the U.S. Department of Housing and Urban Development (HUD) for communities receiving federal funding for housing and community development.

Complete the survey online or mail in your completed survey. Printed surveys can be delivered to: Jaspuneet Kaur at Farmer Morgan, 441 Spring Street, Pikeville, TN 37367.

To access the survey online, visit:

<https://www.surveymonkey.com/r/FH2WCVM> (English)

<https://www.surveymonkey.com/r/XR899CH> (Spanish)



NOTICE OF PUBLIC HEARING COMMUNITY DEVELOPMENT BLOCK GRANT ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

City of Knoxville
Housing and Neighborhood Development Department

The City of Knoxville will hold a public hearing on Thursday, April 30, 2020, at 5:30 p.m. (Eastern Time) online through a webinar using Zoom at <https://www.zoom.us/j/993472084>. The public hearing will be held in accordance with the requirements of the Consolidated Plan section of the Analysis of Impediments to Fair Housing Choice (AI) 2020.

Webinar Link: <https://webinar.rmccentral.com/j/993472084>. Participants need to download either Rma Central or Zoom Meetings to be able to participate, chat or talk with the City and Farmer Morgan, the City's consultant for the AI.

Contact us via phone at:

U.S.: +1(606)242-0970, +1(606)242-0970
+1(313)3253700, +1(606)242-0970
+1(313)3253700, +1(606)242-0970
+1(313)3253700, +1(606)242-0970
+1(313)3253700, +1(606)242-0970

Or Telephone:

Dial (or higher quality, dial a number based on your current location):
U.S.: +1(606)242-0970
+1(313)3253700
+1(313)3253700
+1(313)3253700
+1(606)3373564

Webinar ID: 189 932 7208

International numbers available: <https://webinar.rmccentral.com/teleconference>

The primary purpose of this public hearing is to solicit and receive input from citizens, non-profit organizations, other interested parties regarding community development and housing needs for the Housing Choice period and discussion of Analysis of Impediments (AI) to Fair Housing Choice. A draft of the Analysis of Impediments (AI) document is posted on the City's web site at www.knoxvillein.gov/development under the Consolidated Plan section.

All Knoxville residents are invited to attend and participate in the public hearing. If you are a person with a disability who requires an accommodation to attend, please contact the City of Knoxville's ADA Coordinator, Stephanie Brewer, Cook at 865-215-2024 or scook@knoxvillein.gov no less than 72 business hours (3 business days) prior to the meeting you wish to attend.

The City of Knoxville is committed to meeting the needs of non-English speaking residents. If you have Limited English Proficiency (LEP) and need translation services, please contact the City of Knoxville's LEP Coordinator, Morris Harris at hharris@knoxvillein.gov or 865-215-2023, at least 48 hours (2 days) prior to the meeting.

This public hearing initiates a public comment period, which will conclude on May 7, 2020. Citizens are also encouraged to submit comments to Linda Rust, City of Knoxville Housing and Neighborhood Development Department by email at lrust@knoxvillein.gov or 865-215-2353 by May 7, 2020.



IV. Citizen Participation Plan



**Housing and Neighborhood Development
(formerly Community Development)
Department**

**Citizen Participation Plan
Revised April 24, 2020**

The U.S. Department of Housing and Urban Development (HUD) issued a Memorandum to all of its Community Planning and Development (CPD) Field Offices on March 31, 2020, with the purpose of explaining the availability of waivers of certain regulatory requirements associated with several CPD grant programs to prevent the spread of COVID-19 and to facilitate assistance to eligible communities and households economically impacted by COVID-19. The Memorandum also covered waivers of consolidated plan requirements for all CPD formula programs. The City of Knoxville notified HUD on April 2, 2020, that it intended to use the waiver flexibility on/after April 7, 2020.

The Memorandum addressed two Consolidated Plan Requirements:

- ***Citizen Participation Public Comment Period for Consolidated Plan Amendments***

Requirement: 30-day Public Comment Period

Citations: 24 CFR 91.105(c)(2) and (k), 24 CFR 91.115 (c)(2) and (i), and 24 CFR 91.401.

Explanation: A CPD grantee may amend an approved consolidated plan in accordance with 24 CFR 91.505. Substantial amendments to the consolidated plan are subject to the citizen participation process in the grantee's citizen participation plan. The citizen participation plan must provide citizens with 30 days to comment on substantial amendments.

Justification: Given the need to expedite actions to respond to COVID-19, HUD waives 24 CFR 91.105(c)(2) and (k), 24 CFR 91.115 (c)(2) and (i) as specified below, in order to balance the need to respond quickly to the growing spread and effects of COVID-19 with the statutory requirements to provide reasonable notice and opportunity for citizens to

comment on substantial amendments concerning the proposed use of CDBG, HOME, HTF, HOPWA, or ESG funds.

Applicability: This 30-day minimum for the required public comment period is waived for substantial amendments, provided that no less than 5 days are provided for public comments on each substantial amendment. The waiver is available through the end of the recipient's 2020 program year. Any recipient wishing to undertake further amendments to prior year plans following the 2020 program year can do so during the development of its FY2021 Annual Action Plan.

- **Citizen Participation Reasonable Notice and Opportunity to Comment**

Requirement: Reasonable Notice and Opportunity to Comment

Citations: 24 CFR 91.105(c)(2) and (k), 24 CFR 91.115 (c)(2) and (i), and 24 CFR 91.401.

Explanation: As noted above, the regulations at 24 CFR 91.105 (for local governments) and 91.115 (for states) set forth the citizen participation plan requirements for recipients. For substantial amendments to the consolidated plan, the regulations require the recipient to follow its citizen participation plan to provide citizens with reasonable notice and opportunity to comment. The citizen participation plan must state how reasonable notice and opportunity will be given.

Justification: HUD recognizes the efforts to contain COVID-19 require limiting public gatherings, such as those often used to obtain citizen participation, and that there is a need to respond quickly to the growing spread and effects of COVID-19. Therefore, HUD waives 24 CFR 91.105(c)(2) and (k), 24 CFR 91.115 (c)(2) and (i) and 24 CFR 91.401 as specified below to allow these grantees to determine what constitutes reasonable notice and opportunity to comment given their circumstances.

Applicability: This authority is in effect through the end of the 2020 program year.

The U.S. Department of Housing and Urban Development (HUD) issued a Memorandum to all of its Community Planning and Development (CPD) Field Offices on April 10, 2020, with the purpose of providing guidance and the necessary statutory suspensions and regulatory waivers to enable HOME participating jurisdictions (PJs) affected by the Coronavirus Disease 2019 (COVID-19) pandemic to use HOME funds to address immediate housing needs and to help prevent spread of the virus. Section II describes regulatory waivers available to all HOME PJs, not just those included in a major disaster declaration.

The City of Knoxville requested certain specific HOME waivers from HUD on April 24, 2020, including the below regulatory waiver regarding Citizen Participation Reasonable

Notice and Opportunity to Comment. HUD notified the City of approval of the request on April 24, 2020.

Regulatory Waivers Available to All Participating Jurisdictions

The following regulatory waivers are available to all PJs, not just those PJs covered by a major disaster declaration under Title IV of the Stafford Act. Pursuant to the authority provided in 24 CFR 5.110, I hereby waive the HOME regulatory requirements specified below for all HOME PJs.

1. Citizen Participation Reasonable Notice and Opportunity to Comment

Citation: 24 CFR 91.105(c)(2) and (k) (Local governments), 24 CFR 91.115(c)(2) and (i) (States), and, 24 CFR 91.235(e) (Insular areas) 24 CFR 91.401 (Consortia)

Explanation: The regulations at 24 CFR 91.105(c)(2) and (k) (Local governments), 24 CFR 91.115(c)(2) and (i) (States), 24 CFR 91.235(e) (Insular Areas), and 24 CFR 91.401 (Consortia) set forth the citizen participation requirements for PJs. For substantial amendments to the consolidated plan, the regulations require the PJ to follow its citizen participation plan to provide citizens with reasonable notice and opportunity to comment. The citizen participation plan must state how reasonable notice and opportunity to comment will be given. This waiver will permit PJs amending their plans as a result of the COVID-19 pandemic to reduce the comment period to 5 days.

Justification: Given the unprecedented economic disruptions caused by the COVID-19 pandemic, PJs may need to expeditiously reprogram HOME funds to activities that more directly meet their immediate housing needs, including reprogramming funds to cover increased administrative costs or away from other development activities. Requiring these PJs to complete the required public comment period would cause undue delays in the face of urgent and growing need. PJs must have the ability to respond immediately to the unprecedented housing need caused by the COVID-19 pandemic.

Applicability: This waiver is in effect for any necessary substantial amendments to FY 2020 and earlier consolidated plans or action plans.

Citizen Participation Plan

This Citizen Participation Plan is designed to encourage citizens to review, comment, and/or otherwise participate in the development of the following plans and reports:

- Five-Year Consolidated Plan;
- Annual Action Plan updates;
- Analysis of Impediments to Fair Housing Choice (AI)
- Substantial Amendments to the Consolidated and Annual Action Plan; and
- Consolidated Annual Performance and Evaluation Reports (CAPER).

The City of Knoxville Housing and Neighborhood Development (HND) Department submits these documents to the U.S. Department of Housing and Urban Development (HUD) as part of its responsibilities in receiving funding under the Community Development Block Grant (CDBG), HOME Investment Partnerships Act (HOME), and Emergency Solutions Grant (ESG) programs.

These documents and the Citizen Participation Plan are available on the HND Department's website at www.knoxvilletn.gov/development at all times for viewing. Residents can contact the HND Department to receive a hard copy of any plan or report by calling 865-215-2357.

The City encourages participation by all citizens, particularly low- and moderate-income people. The City provides accommodations to encourage the participation of all citizens, including minorities and non-English speaking persons, as well as persons with disabilities. Information about how to request accommodations to make participation easier or possible will be included in public notices. People living in public and assisted housing and low- and very low-income residents of City target areas (blighted areas in which funds are proposed to be used) will be especially encouraged to participate. The HND Department, in partnership with the City's Office of Neighborhoods, will continue to build capacity for participation in the community development process in neighborhoods and other areas where CDBG funds are proposed to be used, especially by residents of predominantly low- and moderate-income neighborhoods.

The City revises its Citizen Participation Plan, as necessary, with the development and release of its draft Consolidated Plan. Citizens are welcome to provide comment on the Citizen Participation Plan and on substantial amendments to the Citizen Participation Plan. The City will make the Citizen Participation Plan available in a format accessible to persons with disabilities, upon request.

(4) The citizen participation plan shall describe the jurisdiction's procedures for assessing its language needs and identify any need for translation of notices and other vital documents. At a minimum, the citizen participation plan shall require that the

jurisdiction take reasonable steps to provide language assistance to ensure meaningful access to participation by non-English-speaking residents of the community. Through this plan, citizens have the opportunity, and are encouraged, to express their views and concerns to assist in strengthening government operations with regard to community development in the city of Knoxville.

Information Sharing

The HND Department will provide information to citizens on the amount of funds available and the range of programs, projects, services, and activities that can be undertaken, and on plans to minimize displacement and to assist any person displaced. This information is on file at the HND Department's offices and will be presented at annual public hearings.

The HND Department's goal is to minimize displacement of persons by its activities. The HND Department has developed a plan that defines the types and levels of assistance that is provided to a person or household that is displaced. Displacement might occur, for example, when a major rehabilitation project is undertaken on someone's house or apartment complex/building.

The HND Department works cooperatively and provides information to Knoxville's Community Development Corporation (KCDC), Knoxville's public housing authority, about Consolidated Plan activities.

Consolidated Plan

The City of Knoxville also encourages the participation of local and regional institutions, the Knoxville-Knox County Continuum of Care, and other organizations (including businesses, developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations) in the process of developing and implementing the consolidated plan. The jurisdiction shall encourage the participation of public and private organizations. Commencing with consolidated plans submitted on or after January 1, 2018, such consultations shall include broadband internet service providers, organizations engaged in narrowing the digital divide, agencies whose primary responsibilities include the management of flood prone areas, public land or water resources, and emergency management agencies in the process of developing the consolidated plan.

(iii) The jurisdiction shall encourage, in conjunction with consultation with public housing agencies, the participation of residents of public and assisted housing developments (including any resident advisory boards, resident councils, and resident management corporations) in the process of developing and implementing the AFH and the consolidated plan, along with other low-income residents of targeted revitalization areas in which the developments are located. The jurisdictions shall make an effort to

provide information to the PHA about the AFH, AFFH strategy, and consolidated plan activities related to its developments and surrounding communities so that the PHA can make this information available at the annual public hearing(s) required for the PHA Plan.

(iv) The jurisdiction should explore alternative public involvement techniques and quantitative ways to measure efforts that encourage citizen participation in a shared vision for change in communities and neighborhoods, and the review of program performance; e.g., use of focus groups and the Internet.

Public Input

The intended outcome of the consolidated planning process is the integration of the broad base of knowledge and expertise of residents with those in the affordable housing and community development fields, including staff of the Housing and Neighborhood Development (HND) Department.

Citizen Input Notification

Typically, residents of the city of Knoxville would be notified about the HND Department's public input process at least two weeks ahead of any public event via fliers, letters, brochures, fact sheets, and at least one week in advance via advertisements, news releases, public service announcements, Face Book posts, feature stories, and/or display notices. However, due to the current states of emergency (national, State of Tennessee, and City of Knoxville at this time) regarding the novel Corona/COVID-19 virus, the Department intends to give no less than five days notice by publishing opportunities for public input on its web site (www.knoxvilletn.gov/development), through the City's Office of Neighborhoods weekly newsletter, and by publishing in the legal notices section of the Knoxville News Sentinel.

Typically, HND staff attend local events or workshops and/or neighborhood meetings to share information about the Department's plans under review. However due to the states of emergency (national, State of Tennessee, and City of Knoxville) regarding the novel Corona/COVID-19 virus, as well as following the guidance of the CDC and the Knox County Health Department regarding social distancing, HND Department staff are not attending any in-person meetings.

HND Department staff organize and host at least two public hearings each year to access resident's views on housing and community development needs. At least one of these meetings is held to get input before the Five-Year Consolidated Plan/Annual Action Plan is drafted, and at least one is held to discuss the Draft Consolidated Plan/Annual Action Plan and receive feedback prior to its submission. Additional public input meetings may be held during the year or as-needed to gather input from residents. Public hearings are planned to be at times and locations convenient to

potential or actual program beneficiaries, with accommodations for persons with disabilities. However due to the states of emergency (national, State of Tennessee, and City of Knoxville) regarding the novel Corona/COVID-19 virus, as well as following the guidance of the CDC and the Knox County Health Department regarding social distancing, HND Department staff are not hosting any in-person meetings. Department staff intend to hold any required meetings via video conferencing software through the end of the 2020 program year.

HND Department staff are available by telephone, email, and when feasible, via video conferencing software to respond to proposals and questions at all stages of the community development program year.

Availability of Draft Plans/Reports for Citizen Review and Comment

Typically, the HND Department will announce when any draft plan/report is complete and make it available for review and comment for a 30-day public comment period. However, given the need to expedite actions to respond to COVID-19, no less than a 5-day public comment period will be given.

Draft plans/reports will be made available for review on the Housing and Neighborhood Development Department's website at www.knoxvilletn.gov/development. Unfortunately, due to public building closures and guidance on social distancing with COVID-19, hard copies cannot be distributed at other locations at this time.

Official notification(s) that a draft plan/report is available for public comment will be advertised in the Knoxville News Sentinel. Notice will also be posted on the HND Department's website at www.knoxvilletn.gov/development and may be posted in the City's Office of Neighborhood's newsletter and on social media, when feasible. The notification will provide a summary of the proposed plan/report, how the draft plan/report can be obtained, the various ways residents may give comments, dates when comments can be received and, if a virtual public meeting is planned, the details of how to access video conferencing software.

Submission of Comments

Comments, complaints, suggestions, or questions regarding any aspect of any HUD-funded program may be directed to the Community Development Administrator, by:

Telephone: (865) 215-2357
Email: LRust@knoxvilletn.gov
Mailing Address: P.O. Box 1631, Knoxville, TN 37901
Fax: (865) 215-2962

When preparing the Five-Year Consolidated Plan/Annual Action Plans, the HND Department will consult with a variety of other stakeholders, including public and private, non-profit and for profit, organizations/agencies, adjacent units of general local government, and Knoxville-Knox County Planning.

All comments and views expressed during any public comment period will be considered, along with factors such as HUD regulations/requirements and availability of resources, in preparing the Five-Year Consolidated Plan, Annual Action Plans, Substantial Amendments, Analysis of Impediments to Fair Housing Choice (AI), and Consolidated Annual Performance and Evaluation Reports (CAPER). A summary of public comments will be attached to the final Five-Year Consolidated Plan, Annual Action Plans, Substantial Amendment, AI, or CAPER reports.

The HND Department intends to provide residents with a timely, substantive written response to written complaints and grievances related to the Five-Year Consolidated Plan/Annual Action Plans, Substantial Amendments, AI, or CAPER, within 15 working days.

Consolidated Annual Performance and Evaluation Report (CAPER)

HUD requires the City of Knoxville to prepare and submit performance reports in accordance with various programs' regulations and rules. The Consolidated Annual Performance and Evaluation Report (CAPER) requirements typically include the preparation of narrative descriptions of each activity and quantitative analysis of the funds expended and services provided during the program year. HUD frequently updates the regulations regarding the annual performance report. Therefore, this Citizen Participation Plan will focus on the public participation process for developing the CAPER rather than the contents of the report itself.

A draft version of the Consolidated Annual Performance and Evaluation Report (CAPER) will be developed by City staff. Typically, the draft CAPER is made available for a 15-day public comment period. However, due to and will be made available for no less than five days to allow citizens the opportunity to review and submit comments. A notice for the public review period will be published in the Knoxville News Sentinel, a local newspaper of general circulation. A summary of the draft CAPER will be made available in formats accessible to persons with disabilities, upon request. The complete draft CAPER will be made available at the City of Knoxville's Housing and Neighborhood Development Department's web site (www.knoxvilletn.gov/development). A summary of the comments or complaints will be included with any documents submitted to HUD. Following the public comment period the final version of the CAPER will be submitted to HUD.

Amendments

Amendments to the Five-Year Consolidated Plan and/or an Annual Action Plan may occur in the event of a substantial change in the City's HND program. A substantial change is defined by federal regulation and is one or more of the following:

- A change in the national objective met by an activity;
- A change in target area (as defined in the Strategic Plan section of the Five-Year Consolidated Plan);
- For non-housing activities, a change of 10% or \$100,000, whichever is greater, in the amount to be expended on an activity; or
- For housing activities, a change of 10% or \$200,000, whichever is greater, in the amount of funds to be made available for housing activity categories. Changes in location for housing activities will be considered a substantial change only if there is a waiting list for the project from which funds are transferred that would require an amount of funding in excess of the amount remaining in the budget for that project.

If program income for a given project is \$100,000 or more over the projected levels, either the Consolidated Plan will be amended, or the excess program income will be included in the following year's Annual Action Plan.

Access to Records

Information and records for the past five years are on file at the Community Development office. It is the City's intention to provide citizens with reasonable and timely access to information and records relating to the proposed use of funds, but during the time when CDC and Knox County Health Department guidelines for social distancing are in effect, access may be limited. For a public records request, please call 865-215-2357 or write to City of Knoxville Housing and Neighborhood Development Department, PO Box 1631, Knoxville, TN 37901-2962.

Technical Assistance

The Department intends to provide technical assistance to groups representative of low- and very low-income people and special interest groups located in or serving targeted areas that request such assistance in developing proposals for any program covered under the Consolidated Plan. Normally, technical assistance may take the form of workshops, site visits, referrals to other technical assistance organizations, or one-on-one assistance. However, due to guidance of the CDC and the Knox County Health Department regarding social distancing, all in-person meetings are suspended.

Grantee SF-424's and Certification(s)

OMB Number: 4040-0004
 Expiration Date: 12/31/2022

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision
* 3. Date Received: <input type="text" value="06/25/2020"/>		* If Fee/Don. select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
3a. Federal Entity Identifier: <input type="text" value="TN07334"/>		4. Applicant Identifier: <input type="text" value="City of Knoxville, Tennessee"/>
5a. Federal Entity Identifier: <input type="text" value="TN07334"/>		5b. Federal Award Identifier: <input type="text" value="49471014"/>
State Use Only: 6. Date Received by State: <input type="text"/>		
7. State Application Identifier: <input type="text"/>		
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of Knoxville, Tennessee"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="62-8900032"/>		* c. Organizational OUNS: <input type="text" value="0624535000000"/>
d. Address:		
* Street1: <input type="text" value="400 Main Street"/>		
Street2: <input type="text"/>		
* City: <input type="text" value="Knoxville"/>		
County/Parish: <input type="text" value="Knox"/>		
* State: <input type="text" value="TN: Tennessee"/>		
Province: <input type="text"/>		
* Country: <input type="text" value="USA: UNITED STATES"/>		
* Zip / Postal Code: <input type="text" value="37907-2405"/>		
e. Organizational Units		
Department Name: <input type="text" value="Housing and Neighborhood Devel"/>		Division Name: <input type="text"/>
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text" value="Mr."/>		* First Name: <input type="text" value="Scotty"/>
Middle Name: <input type="text"/>		
* Last Name: <input type="text" value="Rizzo"/>		
Suffix: <input type="text"/>		
Title: <input type="text" value="Director"/>		
Organizational Affiliation: <input type="text" value="Housing and Neighborhood Development"/>		
* Telephone Number: <input type="text" value="864-215-2855"/>		Fax Number: <input type="text" value="864-215-2855"/>
* Email: <input type="text" value="hrad@knoxvillenc.gov"/>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/> Type of Applicant 2: Select Applicant Type: <input type="text"/> Type of Applicant 3: Select Applicant Type: <input type="text"/> * Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.218"/> CFDA Title: <input type="text" value="Entitlement Grant"/>	
* 12. Funding Opportunity Number: <input type="text" value="14.218"/> * Title: <input type="text" value="Community Development Block Grant"/>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="FY2020-2021 Annual Action Plan/FY2020-2021 Operational Plan"/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (6):

* a. Federal	<input type="text" value="1,552,814.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="200,000.00"/>
* f. Program Income	<input type="text" value="100,000.00"/>
* g. TOTAL	<input type="text" value="2,152,814.00"/>

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

a. This application was made available in the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review

c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

Yes No

If "Yes", provide explanation and attach

21. "By signing this application, I certify (1) to the statements contained in the list of certifications;" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)

I AGREE

* The list of certifications and assurances, on an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:


* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:  * Date Signed:

APPROVED AS TO FORM:

 CHARLES W. SWANSON
 LAW DIRECTOR

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: 09/15/2020	* 4. Applicant Identifier: City of Knoxville, Tennessee	
* 5a. Federal Entity Identifier: 20472011	* 5b. Federal Award Identifier: 22471011	
State Use Only:		
* 6. Date Received by State: <input type="text"/>	* 7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Knoxville, Tennessee		
* b. Employer Taxpayer Identification Number (EIN/TIN): 62-00000226	* c. Organizational DUNS: 0404519500005	
* d. Address:		
* Street 1: 400 Main Street	<input type="text"/>	
* Street 2: <input type="text"/>	<input type="text"/>	
* City: Knoxville	<input type="text"/>	
* County/Parish: Knox	<input type="text"/>	
* State: TN: Tennessee	<input type="text"/>	
* Province: <input type="text"/>	<input type="text"/>	
* Country: USA: UNITED STATES	<input type="text"/>	
* Zip + Postal Code: 37902-2405	<input type="text"/>	
* e. Organizational Unit:		
Department Name: Housing and Neighborhood Devel	Division Name: <input type="text"/>	
* f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr.	* First Name: Brady	<input type="text"/>
Middle Name: <input type="text"/>	<input type="text"/>	
* Last Name: Nade	<input type="text"/>	
Suffix: <input type="text"/>	<input type="text"/>	
Title: Director		
Organizational Affiliation: Housing and Neighborhood Development		
* Telephone Number: 864-215-2965	* Fax Number: 864-217-2962	
* Email: bnade@knoxvill.tn.gov		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="City or Township Government"/> Type of Applicant 2: Select Applicant Type: <input type="text"/> Type of Applicant 3: Select Applicant Type: <input type="text"/> * Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.229"/> CFDA Title: <input type="text" value="CMT"/>	
* 12. Funding Opportunity Number: <input type="text" value="13.229"/> Title: <input type="text" value="BOGE Investment: Entrepreneurship Grant"/>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="FY2013-2021 Annual Action Plan/FY2020-2024 Consolidated Plan"/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="1,181,364.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="1,665,598.00"/>
* f. Program Income	<input type="text" value="500,000.00"/>
* g. TOTAL	<input type="text" value="3,346,962.00"/>

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

a. This application was made available to the State under the Executive Order 12372 Process for review on .

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

Yes No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)

I AGREE

** The list of certifications and assurances, or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prof: * First Name:

Middle Name:


* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:  * Date Signed:

APPROVED AS TO FORM:
CHARLES W. SWANSON
LAW DIRECTOR

Application for Federal Assistance SF-424		
*1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	*2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	*3. Revision, see instructions: [] <input type="text"/> * Other (Specify): [] <input type="text"/>
*4. Date Received 08/15/2023	4. Applicant Identifier City of Knoxville, Tennessee	
5a. Federal Entity Identifier 78471004	5b. Federal Award Identifier 77477000	
State Use Only:		
6. Date Received by State: []	7. State Applicant Identifier: []	
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Knoxville, Tennessee		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 62-0900722	* c. Organizational DUNS: 04245500000	
d. Address:		
* Street1: 400 N. 13th Street	Street2: []	
* City: Knoxville	County/Parish: []	
* State: TN: Tennessee	Province: []	
* Country: USA: UNITED STATES	* Zip / Postal Code: 37902-2402	
e. Organizational Unit:		
Department Name: Housing and Neighborhood Development	Division Name: []	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Ms.	* First Name: Becky	Middle Name: []
* Last Name: Wade	Suffix: []	
Title: Director	Organizational Affiliation: Housing and Neighborhood Development	
* Telephone Number: 865-215-2665	* Fax Number: 865-215-2662	
* Email: beady@knoxvillenc.gov		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="City or Township Government"/> Type of Applicant 2: Select Applicant Type: <input type="text"/> Type of Applicant 3: Select Applicant Type: <input type="text"/> * Other (Specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.251"/> CFDA Title: <input type="text" value="BHC"/>	
* 12. Funding Opportunity Number: <input type="text" value="14.251"/> * Title: <input type="text" value="Emergency Solutions Grant"/>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="FY2020-2021 Annual Action Plan/FY2020-2024 Consolidated Plan"/>	
Attach supporting documents as specified in agency instructions <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="140,041.00"/>
* b. Applicant	<input type="text" value="251,095.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="391,041.00"/>

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

a. This application was made available to the State under the Executive Order 12372 Process for review or

b. Program is subject to E.O. 12372 but has not been selected by the State for review

c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

Yes No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1091)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:


* Last Name:

Suffix:

* Title:

* Telephone Number: * Fax Number:

* Email:

* Signature of Authorized Representative:  * Date Signed:

APPROVED AS TO FORM:

 CHARLES W. SWANSON
 LAW DIRECTOR

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24. and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards or others (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official

Date 6/1/2020

APPROVED AS TO FORM:


CHARLES W. SWANSON
LAW DIRECTOR

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan - Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24-570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan for Comprehensive Housing Affordability Strategy that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available.
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program years 1, _____, & _____ to period specified by the grantee consisting of one, two, or three specific consecutive program years, shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination Laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 20009), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, D, J, K and R;

Compliance with Laws -- It will comply with applicable laws.


Signature/Authorized Official


Date


Title

APPROVED AS TO FORM:


CHARLES W. SWANSON
LAW DIRECTOR

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for such individuals.

Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction’s consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.



Signature/Authorized Official

6/1/2020

Date

Mayor

Title

APPROVED AS TO FORM:



CHARLES W. SWANSON
LAW DIRECTOR

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2011-2015 ACS 5 Year Estimate
	List the name of the organization or individual who originated the data set. US Census Bureau
	Provide a brief summary of the data set. American Communities Survey Five Year Estimate for 2011-2015
	What was the purpose for developing this data set? US Census Bureau captures this data to provide information between the decennial US census.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2011-2015
	Briefly describe the methodology for the data collection. See US Census
	Describe the total population from which the sample was taken. See US Census American Community Survey
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. See US Census American Communities Survey
	Data Source Name KCDC (PHA) Data
List the name of the organization or individual who originated the data set. Debbie Taylor-Allen, Knoxville's Community Development Corporation (KCDC)	
Provide a brief summary of the data set. KCDC data from their Information Technology department	
What was the purpose for developing this data set? KCDC keeps this information for their reporting to HUD.	
How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? It is limited to Knox County, Tennessee	
What time period (provide the year, and optionally month, or month and day) is covered by this data set? August 2020	

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>CHAS data for the 2012-2016 period</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>https://www.huduser.gov/portal/datasets/cp.html</p>
	<p>Provide a brief summary of the data set.</p> <p>CHAS data for the 2012-2016 period</p>
	<p>What was the purpose for developing this data set?</p> <p>HUD gathers information from the US Census American Communities Survey to gather housing data</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2012-2016</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>See https://www.huduser.gov/portal/datasets/cp.html</p>
	<p>Describe the total population from which the sample was taken.</p> <p>See https://www.huduser.gov/portal/datasets/cp.html</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>See https://www.huduser.gov/portal/datasets/cp.html</p>