



CITY OF KNOXVILLE

Consolidated Annual Performance and Evaluation Report



**For the HUD
CDBG and HOME
Programs**

Program Year:

July 1, 2017 – June 30, 2018

DRAFT

City of Knoxville

Community Development Department

400 Main Street, 5th Floor

Knoxville, TN 37902

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

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

The Five Year Consolidated Plan, covering program years 2015-2019, was completed by the City of Knoxville in May 2015. Four community needs categories were identified through the Consolidated Planning process - Strengthening Neighborhoods, Promoting Economic Development, Reducing and Ending Homelessness, and Promoting Affordable Housing.

During the preparation of the second program year (PY2016-2017) Annual Action Plan update to the Consolidated Plan, and through consultation with both homeless service and affordable housing providers (including KCDC, the local public housing authority) a severe shortage of affordable rental housing for the lowest income households was highlighted. The City responded by directing its U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funding primarily to address the goal of promoting the development of affordable rental housing, especially for those households with the lowest incomes. The City used CDBG funds in PY2016-2017 to help Home Source East Tennessee purchase land to develop new affordable rental housing for seniors and households with special needs – two group homes for low-and moderate-income (LMI) seniors are under construction now, with 38 HOME-funded units or affordable rental housing in the pipeline for 2019. The City also increased its support, and asked its subrecipient organizations to do the same, for rehabilitation of existing affordable rental housing. Two existing rental housing developments were substantially rehabilitated and LMI renters were assisted with weatherization-related repairs and accessibility improvements to keep their housing affordable and accessible.

Subsequent consultation and planning for the third program year (2017-2018) Action Plan update, for which this report is based, affirmed that the severe lack of affordable rental housing had not abated. In response to the continuing problem, Knoxville Mayor Madeline Rogero recommended the establishment of an affordable rental housing development fund, using local tax dollars, with the initial amount set at \$2M. City Council approved the Affordable Rental Development Fund (ARDF) to begin July 1, 2017.

In its initial year, the ARDF funded three new affordable rental housing developments, for a total of 194 units:

- Restoration House, a non-profit organization, used \$180,000 to develop 12 new units on Robinson Road for single-mother households. These were completed in program year 2017-2018;
- Helen Ross McNabb, a non-profit organization, used \$300,000 to develop 10 units for veterans on Middlebrook Pike. A ribbon-cutting celebration is scheduled for September 2018.

- Elmington Capital Group LLC, a private LIHTC housing developer, used \$90,000 (of \$360,000 committed) for *Southside Flats*, 172-unit development on E. Martin Mill Pike, currently under construction with completion expected in 2019.

Mayor Rogero and the Knoxville City Council approved \$2.5M for the Affordable Rental Development Fund (ARDF) in PY2018-2019. To-date, four additional new affordable rental developments (with 363 additional units) are being considered for funding.

The affordable housing crisis impacts households of all income levels, yet it is being felt most significantly by the lowest income households. Populations particularly vulnerable to being severely cost-burdened include women-led households, the elderly and people with disabilities, veterans, and smaller-sized households. While all new affordable rental units being developed with City assistance, through local dollars or with HUD funds, are targeted to Low-and Moderate-Income (LMI) households earning 80% of Area Median Income (AMI) or less, the City is also restricting some of the units to households earning 50% AMI or less. The first development with ARDF funds, by Restoration House, created housing affordable to 12 single mother households with children, 10 of which are rented to households earning less than 50% of AMI. The second development, by Helen Ross McNabb, will be leased to veterans with VASH vouchers. The largest development, *Southside Flats*, will utilize project-based assistance, with units restricted to those households earning 60% AMI or less. *Southside Flats* is also funded with HUD HOME dollars and 37 of the 172 units will be restricted to households earning 50% AMI or less.

With the new ARDF local funding source specifically for the development of new affordable rental housing, the City shifted some of its federal funding in PY2017-2018 to rehabilitating *existing* rental units and rehabilitating and developing new affordable LMI, *owner-occupied* housing.

The City committed \$240,000 of its CDBG funds and \$240,000 of HOME funds to substantially rehabilitate 40 units of affordable rental housing at Katey Springs Way (Premier Properties, a private owner). Work is still underway with almost 80% of the funds spent. The City has also committed \$149,900 of HOME funds to substantially rehabilitate 10 units of affordable rental housing on Pocahontas Drive (Benson Brackins, a private owner). The project was completed on August 10, 2018. CDBG funds also assisted 38 LMI renter-households with weatherization-related repairs and 9 LMI renter-households with accessibility modifications during PY2017-2018.

Lower-income households that are already homeowners, particularly the elderly/disabled on fixed incomes, single-parent families and other lower income families with a higher cost burden, also continue to have difficulty making necessary life/safety repairs on their homes. To assist, CDBG and HOME funds were also used to substantially rehabilitate, and in some cases reconstruct, 6 LMI owner occupied houses, and another 2 remain under construction. CDBG funds also provided emergency and minor home repairs to 113 LMI owner-occupied households, weatherization-related repairs to 39 LMI owner-occupied households, accessibility modifications to 11 LMI owner-occupied households (of which, 4 households received both minor home repair) and 5 new houses were constructed by CHDOs (and

another 5 are still under construction), 6 CHDO-developed houses (1 was completed last program year) were sold to LMI homebuyers in PY2017-2018, and 8 LMI homebuyers received down payment assistance to purchase homes.

In its PY2017-2018 Action Plan, the City's Community Development Department budgeted about 83% of its total HUD funds to rehabilitate and develop affordable housing, split almost evenly between rental and owner-occupied housing. However, it's important to understand that single family home rehabilitation/construction is typically completed in *months*, while larger, multi-family housing development and construction, as well as substantial rehabilitation, can take *years* to complete. Thus, at the end of the program year, 45% of CDBG and HOME funds expended supported 175 LMI households with owner-occupied rehabilitation and development (completions). During the same period, 22% of CDBG and HOME funds were expended for rental rehabilitation and development/construction. Besides the 47 LMI renter-households who had weatherization-related repairs and accessibility improvements completed, the other 270 affordable rental units are in various stages of development or construction: the two existing apartment substantial rehabilitation projects, Premier Properties (40 units) and Benson Brackins (10 units) and the three new affordable rental developments/new constructions, The Village at Holston Court/Home Source East Tennessee (38 units), Helen Ross McNabb/Middlebrook Pike (10 units), and Southside Flats/ECG (172 units).

While the City is required to use all of its HOME funds to support affordable housing activities, CDBG funds can be used to support some of the other community priorities identified in the Five Year Consolidated Plan, including:

Strengthening Neighborhoods: The City's Commercial Façade Improvement program addressed three blighted commercial properties in redevelopment areas using prior year CDBG funds during the program year, completing two. The City also used prior year CDBG funds to maintain 83 formerly blighted lots with mowing and boarding during the program year. The City, through a subrecipient agreement with the East Tennessee Community Design Center, assisted 13 organizations with design and technical assistance to improve LMI neighborhoods and redevelopment areas. It should be noted that programs that provide affordable housing (the bulk of programs funded in program year 2017-2018) also strengthen neighborhoods.

Supporting Economic Development: The City's Commercial Façade Improvement program supports economic development through assisting new businesses (that hire new employees) and existing businesses (helping to retain employees). Prior year CDBG funds supported one new business and one existing business with \$100,000 that created 8 new jobs and retained 7. Using local funds, the City completed 12 façade projects in the program year, with another 8 under construction. For the completed projects the City of Knoxville invested \$591,790 and the owners invested \$828,982 (for exterior improvements only). The 12 projects also resulted in the creation of 188 jobs. The City, through applying its Section 3 requirements to all department-funded construction activities, supports the employment of LMI residents as well as supports local, women-owned and minority-owned businesses. The City also supports economic development through its Section 108 Loan Guarantee program – 64 FTE

jobs were gained through the renovation of the Farragut Hotel/Hyatt Place. Energy-efficiency activities and other HUD-funded construction/demolition activities (housing repairs, rehabilitation and new construction) also create an economic development benefit through the hiring of contractors and subcontractors as well as purchase of materials and other services used to complete construction projects. Neighborhood Housing Inc. (NHI)'s Workforce Development program targeting at-risk young adults in certain disadvantaged census tracts expanded in PY2017-2018 to offer services to 39 adults up to 29 years old and in other career training/certificates in other areas besides construction.

Reducing and Ending Homelessness: By promoting the rehabilitation and development of both rental and owner-occupied affordable housing, the City is supporting both the prevention of, and the end to homelessness. While the City of Knoxville no longer receives Emergency Solutions Grant (ESG) funding directly from HUD, it does receive ESG from the State of Tennessee through the Tennessee Housing Development Agency (THDA). The City also invests local dollars into homelessness initiatives. Please see section CR-15, CR-25 and CR-35 for a more detailed description.

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

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

See Table 1 - Accomplishments – Program Year & Strategic Plan to Date in the attachments section.

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

The City used over \$2.8M - all of its HOME funds and the largest percentage of its CDBG funds (about 70%) - to support affordable housing programs. The City continued to support its housing rehabilitation programs assisting both low- and moderate-income homeowners and renters with over \$1.77M in HOME and CDBG funds in PY2017-2018. CDBG funds in the amount of \$707,000 were granted to non-profit organizations to assist low- and moderate-income homeowners with emergency and minor home repairs, weatherization-related repairs, and accessibility improvements, and low and moderate-income renters with weatherization-related repairs and accessibility improvements. The City is required by HUD to set aside 15% of its annual HOME allocation for Community Housing Development Organizations (CHDOs) and in PY2017, it budgeted close to 39% (or \$305,628) and spent 32% (\$248,695) of the annual allocation through the program year, including \$12,614 in CHDO operating costs. The additional funds came from unspent prior year funds and program income. Knoxville funds three CHDOs that develop and build new or rehabilitate existing affordable housing. Lastly, the City used \$81,012 in HOME funds to assist low- and moderate-income homebuyers with down payment and closing costs to purchase CHDO-

developed housing.

The City applied for a Section 108 Loan Guarantee Program loan through HUD in September 2015 to assist in the redevelopment of the historic Farragut Hotel building in Downtown Knoxville. Approval of the loan was received in April 2016 and \$2.9M was drawn down in PY16. Construction was completed and the new 165-room Hyatt Place opened in late December 2017. The \$2.9M loan was used to fill the gap in development costs and the project leveraged \$25 in private investment. The new 165-room Hyatt Place created 64 full time equivalent (FTE) jobs.

Approximately 11% (\$159,000) of PY2017-2018 CDBG funds and 6% (\$129,072) of prior year CDBG funds were spent on strengthening economic development initiatives. The City funded Neighborhood Housing, Inc.'s Workforce Development program with \$113,000 in CDBG funds to provide job training and credentialing to 39 disadvantaged and at-risk adults up to 29 years of age. The City also used \$46,000 in PY2017-2018 CDBG funds to support design and technical assistance services to 13 businesses/organizations in redevelopment areas. The City's Commercial Façade Improvement program assisted 2 commercial property owners in making improvements to blighted, vacant or underutilized buildings in redevelopment areas and is having a significant impact in spurring growth in these areas. The owners received a forgivable loan of up to \$50,000 per building which is matched with private funds. This program is a benefit to neighborhoods by providing new or improved services in and around the redevelopment areas, as well as an economic development improvement by providing new or expanded operations (retaining and/or creating new jobs). The City also maintained 83 blighted properties in redevelopment areas, saving them for future development.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

	CDBG	HOME	ESG
White	159	4	0
Black or African American	141	7	0
Asian	5	0	0
American Indian or American Native	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0
Total	309	12	0
Hispanic	3	0	0
Not Hispanic	306	12	0

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

Narrative

Please note: 1) The term “household” is substituted for “families” in this section of the CAPER, as this chart includes both single individual households and households made up of more than one family member; 2) The total in the table above includes four families who identify as Black/African American and White, non-Hispanic who were served with a CDBG-funded program and one family of “other multi-racial, non-Hispanic” who were served with a HOME-funded program; and 3) Housing Rehabilitation recipients, in most cases, received some CDBG, but mostly HOME funds (those households were counted under HOME).

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	CDBG	\$2,006,550	\$1,882,485
HOME	HOME	\$1,809,493	\$1,455,175
HOPWA	HOPWA		
ESG	ESG		
Other	Other		

Table 3 - Resources Made Available

Narrative

The City of Knoxville had CDBG resources of \$2,006,550 in PY2017-2018: an allocation of \$1,390,976 in CDBG funds from the US Department of Housing and Urban Development (HUD), CDBG program income in the amount of \$184,374, and \$431,200 in CDBG that was left unspent from prior years. The City had total HOME resources of \$1,809,493 in PY2017-2018: an allocation of \$776,257 in HOME Investment Partnership funds from HUD, \$726,527 in HOME program income, and \$306,709 in HOME unspent funds from prior years. The City received \$0 in ESG funds (direct HUD allocation) for the program year.

The City spent \$1,882,485 in CDBG funds and \$1,455,175 in HOME funds through the program year. CDBG funds supported housing rehabilitation activities for low and moderate income homeowner and renter households (70% of CDBG funds spent), economic development activities including acquiring and maintaining blighted properties for redevelopment and commercial façade improvement (15%), and program administration (15%) during the program year. CDBG Section 108 Loan Guarantee funds supported the renovation of the Farragut Hotel that created 64 FTE or full-time equivalent jobs. HOME funds supported owner-occupied and rental housing rehabilitation for LMI households (59%), CHDO-developed owner-occupied housing for LMI households (17% of HOME funds spent), new rental housing development (9%), down payment assistance for low- and moderate-income purchasers of CHDO-developed housing (6%) and program administration (9%) during the program year. Any CDBG and HOME funds remaining to be spent are either still committed to projects that have not completed or are budgeted to program year 2018-2019 activities.

Identify the geographic distribution and location of investments

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

Table 4 – Identify the geographic distribution and location of investments

Narrative

Of the \$2.7M in CDBG and HOME funds spent during the 2017-2018 program year on affordable housing activities – owner occupied housing rehabilitation (including emergency, minor home and weatherization-related repairs and accessibility modifications), rental housing rehabilitation (including weatherization-related repairs and accessibility modifications), new owner-occupied and rental housing development and construction, down payment assistance to CHDO-developed homes, and housing administration, of the total, approximately: 61% was spent in census tracts where Knoxville’s lowest income families reside; 35% was spent in census tracts where the highest rates of housing with physical and financial conditions exist (older housing stock and cost-burdened households); 28% was spent in census tracts where the highest population living below the poverty level reside; and 18% benefitted households living in high priority areas. High priority areas are census tracts where there’s an overlap of low rates of opportunity (as indicated by: high rates of low income and poverty, high rate of use of public assistance, lack of living wage jobs, high unemployment, high housing and transportation costs as relative to income, high free- and reduced-lunch eligibility, low education attainment, low college enrollment), low rates of accessibility (as indicated by lack of use or presence of physical activity centers, active transportation, public transit, vehicle availability, retail food availability, healthy food for children) and high rates of vulnerability (as indicated by high rates of vulnerable populations such as people with disabilities, children, seniors and single parents, individuals with Limited English Proficiency (LEP), and racial and ethnic minorities). See a chart in Attachment 1 showing CDBG and HOME expenditures by census tract and maps showing census tract conditions. The chart also shows where HUD funds were spent on rental rehabilitation and new development, and where ARDF (local funds for new affordable rental development) were spent.

The City has several redevelopment areas that are part of a larger investment that the City has been participating in for years, with multiple funding sources and partners, such as Knoxville’s Community Development Corporation (KCDC). These are areas that have a larger share of low income households/high concentration of poverty, a larger share of substandard and aging housing stock, lack of services and amenities, and blighted conditions. These conditions often overlap resulting in low opportunity, low accessibility, and high vulnerability of its residents. In the Lonsdale and the Five Points communities, for example, the City is supporting KCDC’s efforts by committing local general funds as well as with its use of CDBG and HOME resources for housing rehabilitation. The City is also working to acquire and maintain blighted properties in these areas for future development potential for the communities. The City spent local general funds and about 15% of its CDBG funds to support economic development initiatives in redevelopment areas that are located within or adjacent to low- and moderate-income areas. The Commercial Façade Improvement program supports the renovation of blighted buildings into viable businesses in redevelopment areas. The Workforce Development program targeted disadvantaged and at-risk adults, up to 29 years old, in certain census tracts in Knoxville's inner city neighborhoods surrounding West, Austin East and Fulton High Schools for job training and employment opportunities. The CDBG Section 108 Loan Guarantee funds supported the creation of new jobs downtown.

Leveraging

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

Housing - Homeowners receiving owner-occupied housing rehabilitation directly through the City's Community Development Department program paid back \$843,822.17 in loan payments and interest, funding more loans for low and moderate-income homeowners and affordable rental housing owners/developers and supporting grants to low and moderate-income households for emergency, minor home and weatherization-related repairs through the Knoxville-Knox County Community Action Committee (CAC). CAC leveraged \$290,717 in other funds through the East Tennessee Foundation, the East Tennessee Development District, and the Knoxville Utilities Board (KUB) to support home repairs and weatherization/energy efficiency upgrades to housing occupied by low and moderate-income homeowners and renters. Neighborhood Housing, Inc. (NHI) contributed \$91,975 in local funds and volunteer labor from several area churches to leverage CDBG from for minor home repairs and accessibility improvements for low- and moderate-income homeowners and renters. Leveraged HOME funds for the program year include: \$699,902 from CHDO homebuyers and \$502,786 in contributions from CHDO housing developers. The City of Knoxville has also pledged a total of about \$13M in local funds to support KCDC, its local public housing authority, with development of affordable, rental housing in the Five Points revitalization area (\$8.7M in local dollars has been invested to date). Finally, the City contributed \$570,000 (of \$840,000 committed) in local funds through the Affordable Rental Development Fund (ARDF).

Economic Development - The City's Commercial Façade Improvement program leveraged \$828,982 in local, private funds from property owners/commercial property developers. The City is now supporting this program with local funds – about \$500,000 per year. The NHI Workforce Development program leveraged \$242,329 in a U.S. Dept. of Labor Youth Build grant, cash and in-kind donations. The developers of the Farragut Hotel contributed \$25M towards the rehabilitation of the hotel (providing 64 full-time equivalent jobs). The East Tennessee Community Design Center contributed \$9,360 in state/local funds to support their design and technical assistance program.

Homelessness - In lieu of a direct allocation of HUD Emergency Solutions Grant (ESG), the City provided funds to reduce and end homelessness from several sources during the program year 2017-18. The City contributed \$765,657 in local, general funds to agencies providing: homelessness prevention/case management, rapid re-housing, emergency shelter, transitional and permanent housing essential services, workforce development, Coordinated Entry System and Homeless Management Information System (HMIS) support. CDBG funding in the amount of \$113,000 also supported a workforce development program that served 35 students, six of whom were found to be homeless and ultimately helped to access permanent housing. The State of Tennessee, through the Tennessee Housing Development Agency (THDA), contributed \$186,880.69 of its HUD ESG funds for: rapid re-housing and emergency dental services. These funding sources were reported to have also leveraged more than an additional \$964,000 in other funding.

KnoxHMIS reports for the 2017-18 year that 9,289 persons have been served system-wide for homeless-related services, shelter and housing. City of Knoxville Homeless Grantees are evaluated in regards to data timeliness, data quality, housing placements, and returns to homelessness. Grant to date, average data timeliness among homeless grantee providers is 10 days, with an annual goal of 10 days or less. The data quality among grantees for HUD universal data elements is 81%, with the goal of 95%. The grant to date for positive housing placements among those exiting homeless sub-grantees programs (N=1698) is 51% (N=917), with an annual goal of 80% greater.

The City of Knoxville also contributed local, general funds to supporting the Office on Homelessness, which coordinates HUD’s Continuum of Care (CoC) grants, manages the Mayor’s Roundtable on Homelessness, and coordinates community partners around the objectives of Knoxville’s jurisdictional plan to address homelessness.

The City now supports the acquisition of blighted properties with local funds. An inventory of City-owned properties is attached (see Attachments). Many of the properties were blighted properties within the Lonsdale Redevelopment area and will be redeveloped to enhance the Lonsdale neighborhood. Other properties will be sold as part of the City's Homemaker program.

The City had four HOME match contributions during the program year, totaling \$72,340.50 (see table below). Leveraged HOME funds for the program year include: \$699,902 from CHDO homebuyers and \$502,786 in contributions from CHDO housing developers.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	176,238
2. Match contributed during current Federal fiscal year	72,340
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	248,578
4. Match liability for current Federal fiscal year	140,212
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	108,366

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
2000 Seminole	8/17/2017	\$57,160						\$57,160
2610 N. Cherry Street	5/24/2018	\$1,000						\$1,000
2609 Chilicothe St	7/1/2017		\$7,420					\$7,420
2705 Copeland St	7/15/2017		\$4,260					\$4,260
1523 Minnesota Ave	5/5/2018		\$2,500					\$2,500

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
365,548.32	726,526.76	377,563.16	0	714,511.97

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	520,432.60	0	0	111,592	0	408,840.60
Number	11	0	0	2	0	9
Sub-Contracts						
Number	4	0	0	0	0	4
Dollar Amount	84,195.88	0	0	0	0	84,195.88
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	520,432.60		520,432.60			
Number	11	0	11			
Sub-Contracts						
Number	4	0	4			
Dollar Amount	84,195.88	0	84,195.88			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	9	0	0	3	0	6
Dollar Amount	21,058	0	0	4,650	0	16,408

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		6		30,478		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

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CR-20 - Affordable Housing 91.520(b)

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

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	222	202
Number of Special-Needs households to be provided affordable housing units	13	16
Total	235	218

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	7	6
Number of households supported through Rehab of Existing Units	228	212
Number of households supported through Acquisition of Existing Units	0	0
Total	235	218

Table 12 – Number of Households Supported

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

The difference between the goal and actual number of non-homeless households to be provided affordable housing units is due to CAC not serving as many renter households as planned. The difference between the goal and actual number of special needs households assisted with affordable housing is because NHI served an additional 3 households with accessibility improvements, and 4 households received both accessibility services and minor home repair these households were not counted twice). The difference between the goal (7) and the actual number of production of new units (6) is that 5 new

owner-occupied units were completed during the program year, one was sold this year that was completed last year, and 5 were still in various stages of completion at year’s end.

Discuss how these outcomes will impact future annual action plans.

The difference in outcomes means that the City needs to be more encouraging and involved in the rehabilitation of rental housing units.

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

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	105	3
Low-income	60	4
Moderate-income	41	5
Total	206	12

Table 13 – Number of Households Served

Narrative Information

Please note: 1) The above information is based on numbers of households, not individual persons, 2) Owner Occupied Housing Rehabilitation and Rental Housing Rehabilitation using both CDBG and HOME funds were counted under HOME totals, and 3) CHDO-developed units that were not sold have not yet benefited a household.

Income is defined by the annual household income, adjusted for family size, and as a percentage of the median area income for the MSA.

CDBG funds were used to fund two non-profit, housing providers/subrecipients in program year 2017: the Knoxville-Knox County Community Action Committee (CAC) and Neighborhood Housing, Inc. (NHI). CAC served 70 extremely low-income households, 50 low-income households, and 34 moderate-income households. NHI served 35 extremely low-income, 10 low-income and 7 moderate-income households. HOME funds were used to fund four different programs in program year 2017-2018: Owner Occupied Rehabilitation, Rental Housing Rehabilitation, Down Payment Assistance, and CHDO new housing construction programs. The Owner Occupied Housing Rehabilitation program served 2 extremely low-income households, 1 low-income households, and 3 moderate-income households. The Rental Housing Rehabilitation program did not have units completed. The Down Payment Assistance program assisted 1 extremely low-income household, 3 low-income households, and 2 moderate-income households – all purchasers of CHDO-developed housing. One of the City’s CHDOs developed an additional unit that been completed the previous year, but was sold in the current program year.

During the program year, the City allocated \$2M of local, general funds to support development of new affordable rental housing for low income households. Three projects with a total of 194 units were funded during PY2017-2018, one of which was completed during the year. All units are targeted to households earning 80% AMI or less and the City is restricting 37 units to households earning 50% AMI or less. Two of the projects will have units with project-based assistance and the third project will be leased to veterans with VASH vouchers. Four additional rental developments with a total of 363 units planned have applied for funding also. The City anticipates that it will be able to meet the funding requests because the Mayor and City Council allocated \$2.5M to support affordable housing in PY2018-2019. HOME funds will also be committed to all or some of the four projects, as well.

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

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

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

While the City of Knoxville no longer receives a direct allocation of Emergency Solutions Grant (ESG) funds from HUD, it remains committed to supporting efforts to reduce and end homelessness. Since program year 2014, the City has had a partnership agreement with the Tennessee Housing Development Agency (THDA) to utilize a portion of the state's Emergency Solutions Grant (ESG) funds. To-date, THDA has contributed \$638,241 (\$198,875 in PY2017-2018). During the 2017-2018 program year, THDA funded rapid re-housing and emergency dental services activities.

The City also has supported homeless initiatives, including emergency and transitional housing and services, as well since 2014 – contributing \$529,500 in local funds to-date (committing \$143,000 in PY2017-2018). The Knoxville-Knox County Homeless Coalition convenes an interagency working group to coordinate efforts and resources to work with particularly challenging cases in order to get them off the streets, into permanent housing and connected with appropriate resources. Street outreach programs are provided through CAC Homeward Bound, Helen Ross McNabb Center's PATH Program and Sex Worker Diversion Program, CONNECT Ministries, Positively Living and VMC Street Outreach.

The Helen Ross McNabb Center 'Cooperative Agreement to Benefit Homeless Individuals' (CABHI) Program seeks to reduce homelessness among veterans and/or individuals with severe and persistent mental illness. The CABHI Program provides outreach, case management, assistance finding employment and applying for disability benefits, as well as ongoing peer support.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City, using local, general funds awarded grants to four agencies providing emergency shelter and essential services during PY2017-2018: the Young Women's Christian Association (YWCA), the Salvation Army, Catholic Charities Samaritan Place, and Volunteer Ministry Center (VMC). Each of the first three agencies provided residential services and the VMC provided day shelter and services. Each agency also provided case management, counseling, life skills workshops, educational training, job referrals and networking for housing opportunities. During the program year: the YWCA's Transitional Housing Program provided housing and services to 153 women; Salvation Army's Joy Baker Center provided housing and services to 160 women and children; and Catholic Charities' Samaritan Place provided housing and services to 124 senior citizens experiencing homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and,

receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Using local, general fund dollars, the City awarded funds for case management services to the VMC, Knoxville Leadership Foundation, and CAC to provide homelessness prevention activities at Minvilla Manor (a Permanent Supportive Housing residential complex which houses 57 at-risk individuals), Flenniken Landing (PSH that houses 48 at-risk individuals), and 219 at-risk individuals living in KCDC housing.

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

The City used ESG set-aside funds from THDA via subrecipient agreements with CAC's Homeward Bound Program to implement rapid re-housing activities and VMC to implement emergency shelter activities and rapid re-housing activities.

Rapid re-housing activities focused on shortening the duration of homelessness, gaining access to appropriate, affordable permanent housing, and gaining access to appropriate services and resources that help individuals, families, youth and veterans become stabilized in permanent housing. During the PY2017-2018, CAC provided rapid re-housing services to 264 households, comprising 458 individuals. VMC provided rapid re-housing services to 44 households, comprising 69 individuals. VMC also provided dental services and oral care education to 97 people experiencing homelessness.

Programs are focused in particular on individuals and families experiencing chronic homelessness, as well as veterans. For rapid re-housing programs, 'time to housing' fluctuated during the year and ended below last year's level, now at 57 days. Emergency Shelter Programs also fluctuated somewhat, ending with the 'time to exit' at 30 days, up slightly from 23 days year previous. Transitional housing 'time to exit' was at 142 days, 108 days in the fourth quarter last year. Fourth quarter long-term retention in permanent housing programs stood at an average length of stay of 1,095 days, increasing from 990 days reported in the fourth quarter of the previous year.

The lack of sufficient affordable housing stock continues to be a significant barrier to reducing 'time to housing' and ending homelessness. The City is working to address this need through its Rental Housing Rehabilitation program, its CHDO-developed rental housing, and through the development of new affordable rental housing units. Home Source East Tennessee has 44 units of affordable rental housing in the pipeline at the Village at Holston Court (6 units should be completed in early 2019 and the remainder will be under construction beginning in 2019). The City provided \$2 million in local ARDF funds in PY2017-2018 (of which \$840,000 have been approved by council, and \$570,000 expended) to assist with the development of new affordable rental housing, resulting in about 206 new units currently in the development pipeline.

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

Actions taken to address the needs of public housing

Knoxville's Community Development Corporation (KCDC) is the City of Knoxville and Knox County public housing authority. Currently KCDC's affordable housing portfolio includes 3,525 affordable housing units [includes Low-Income Public Housing (LIPH), Project-Based Rental Assistance (PBRA), and PBRA-Tax Credit], 3,958 Housing Choice Vouchers, and 82 Mod-Rehab units. Over the years, the agency has primarily used Capital Fund Program and Replacement Housing Fund grants to improve or replace deteriorated housing; these funds are limited, and they decline from year to year, leaving KCDC and agencies like it in a bind as far as future capital improvements are concerned.

Due to the decline in funding over the last decade, KCDC has had to more creatively approach the capital needs of its properties by taking advantage of programs such as the Rental Assistance Demonstration (RAD) which allows for the conversion of Public Housing units to Project Based Rental Assistance (PBRA). With this conversion KCDC has the ability to utilize mixed finance products including Low Income Housing Tax Credits (LIHTC) and various financing options to improve the properties and make needed capital improvements.

In October 2017, KCDC began the conversion of three of our large family-style LIPH properties to PBRA/LIHTC properties in combination with 4% LIHTC/bond deals; these conversions included extensive renovation of 705 units over three properties. Properties affected included Lonsdale Homes, North Ridge Crossing, and The Vista at Summit Hill. As of June 1, 2018, approximately 70% of the rehab planned for these properties was completed. KCDC expects for the work to be fully complete for Lonsdale Homes and The Vista at Summit Hill by calendar-year end. North Ridge Crossing should complete its rehab of units shortly after the first of the year, in 2019.

The Verandas, a 42 unit elderly property in South Knoxville, and the Five Points Multiplexes, 17 family units, were successfully converted to the PBRA program beginning January 1, 2018. Rehab at these sites was considerably less extensive and required no relocation.

The Five Points neighborhood development project has also continued over the last year. The Residences at Five Points were completed and fully rented by the end of July, 2017, adding 80 units of newly constructed housing. Additional new construction began on Five Points Phase 2, adding 84 family units; this was completed in June 2018 and fully leased. An additional 80 units are planned for completion this year during phase 3 of the project. Phase 4 has been awarded funding using Low Income Tax Credits and will begin construction within the next few months. The City of Knoxville has been very supportive in the planning, as well as financially, in regards to this development project.

In the spring of 2018, KCDC applied for and was granted \$4.5 million from HUD via an Emergency Grant which allows for addressing some moisture management and mold concerns in the older section of our Western Heights property. KCDC anticipates spending an additional \$2 million for a total of 6.5 million in needed rehab work. Western Heights is comprised of 440 total units. KCDC anticipates eventually

converting Western Heights under the RAD PBRA Demonstration, as well. However, this is approximately 18 to 24 months out.

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

Residents participate and provide feedback related to KCDC’s planning and implementation of projects through the Knoxville Tenant Council, site-based resident associations and the Section 8 Advisory Board. Low-income Public Housing Residents who are not working, participating in economic self-sufficiency programs, or are not elderly or disabled perform required community service monthly in order to contribute to their neighborhoods. The Section 8 Office offers a Homeownership Program to qualifying voucher holders, as well. During the past 12 months, 90 participants have been on Home Ownership Vouchers. Closings on newly purchased homes in the program totaled ten during the last year. A total of 19 individuals are actively working toward home purchase through the Homeownership Program.

Actions taken to provide assistance to troubled PHAs

KCDC is not designated a troubled housing authority.

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

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The City has undertaken the actions described in the 2015-2019 Consolidated Plan and PY2017-2018 Action Plan, as described above, including marketing an increasing number of parcels through the Homemaker Program, correcting obstacles before sale to developers, acquiring abandoned property and clearing titles, and offering subsidies to facilitate affordable development. The City is undertaking a complete overhaul of its zoning codes, called *ReCode Knoxville*, beginning in PY2017-2018.

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

Comments during the public comment period (and second public meeting held during that time) for preparation of the PY2017-2018 Action Plan included: support for affordable rental housing development; requests for consideration of the shelter and housing needs of homeless and precariously-housed residents on the sexual offender registry, as well as for the job needs of that specific population; the impact of the shortage of subsidized rental housing on refugees and undocumented residents; the shortage of affordable rental housing on bus lines and near amenities (including grocery stores) and the impact on families; and the necessity of repair work on mobile homes (trailers) to house people who don't have other housing options.

There are many obstacles in meeting all of the underserved affordable housing needs in Knoxville. The lack of sufficient financial resources, the wide variety of needs (particularly in inner city neighborhoods), the difficulty that certain populations in the community face (sex-offenders and undocumented residents are two examples) with finding affordable housing resources for which they are eligible, and difficulty in coordinating public, private, and nonprofit efforts make service provision and revitalization efforts a challenge for all involved.

The City of Knoxville also recognizes the need for an increase in affordable rental housing to house extremely low income (defined as 0-30% of area median income) and very low income (defined as 30-50% of area median income) households. The City developed goals for PY2017-2018 to address how CDBG and HOME funds may be used to assist rental households with housing rehabilitation, weatherization-related repairs, and accessibility modifications.

During program year 2017-2018, the City supported private developers of affordable housing by assisting with documentation required by the State of Tennessee for tax credits through the Tennessee Housing Development Agency (THDA) and contributed \$323,000 of local funds to the East Tennessee Foundation's Affordable Housing Trust Fund to support affordable housing goals (including rental housing rehabilitation) in the city of Knoxville. The City of Knoxville also created its own Affordable Housing Fund, at the end of PY2016 with \$2M initial funding for the development of new affordable

rental housing. The Affordable Rental Development Fund (ARDF) received applications from non-profit and for profit developers during the program year. Currently, two projects have been completed totaling 34 units of affordable housing and one project totaling 172 units is under construction. Projects in the pipeline at various stages in the planning process total 363 units of new affordable housing. The ARDF was funded for the 2018-2019 program year at \$2.5 million.

The City also supported the development of new affordable housing by assisting Knoxville's Community Development Corporation (KCDC), the public housing authority, during the program year. KCDC is focusing on the revitalization of the Five Points neighborhood which includes the Walter P. Taylor Homes public housing development. Previous phases of this plan included construction of 20 units of elderly housing and 17 family units on in-fill lots in addition to the development of 85 units of elderly housing at the Residences at Eastport. Funded with low-income housing tax-credits, Phase 1 on the Walter P. Taylor Homes site included 90 units of elderly/disabled housing and was completed in 2016. Phase 2, 84 new family units, was completed in 2018. Phase 3 is underway and will include 80 units of housing for families. Tax Credit funding for Phase 4, the final phase, has been allocated and will have 82 units of family housing. The City of Knoxville has allocated \$13,033,080 of local dollars on the revitalization since 2010. The City's funds have been used for hazardous material abatement and demolition and infrastructure improvements and amenities such as new utilities, streets, sidewalks, lighting, landscaping green space and play areas.

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

The City performs risk assessments for its housing rehabilitation projects and Homemaker program properties, as necessary, with four staff who have been licensed by the State of Tennessee and certified by the US Environmental Protection Agency to perform lead-based paint inspections and risk assessments. Each staff person participates in on-going training to keep their licenses up to date. The City and CAC both own an XRF analyzer, which receives maintenance according to the required schedule and its use is documented according to State requirements. If scheduling conflicts arise, inspection and risk assessment services may be subcontracted to a qualified third party vendor.

In PY2017-2018, the City inspected 54 housing units for lead-based paint: 40 Rental Housing Rehabilitation projects; 12 Owner Occupied Housing Rehabilitation projects; and 2 for the Blighted Properties Redevelopment Program. The City performed lead mitigation work on 51 housing units, with all 51 achieving clearance status. All funds were provided in the form of a grant.

In December 2017, the City received an official grant close-out letter from HUD's Office of Lead Hazard Control and Healthy Homes, successfully bringing to close the 2013 HUD Lead Hazard Control Grant. Throughout the four year period of performance, the City and its partners were able to provide lead-based paint inspections and risk assessment services on 243 dwelling units, lead hazard remediation measures on 200 units, and provided lead-based paint remediation and safe work practices training to 124 local residents. With supplemental grant funds, the City was able to provide healthy homes

inspections and remediation measures in 100 income qualified dwelling units. A new grant application for the 2018 funding cycle has been submitted to HUD, requesting \$3.6 million for lead-hazard control and healthy homes measures.

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

Economic development initiatives such as NHI's Workforce Development program (resulting in 39 adults trained, who are also Section 3 residents), one new business opened and one business revitalized in a redevelopment area (8 jobs created, 7 jobs retained) through the Commercial Façade Improvement program, and the 64 new, FTE (full-time equivalent jobs) when the Farragut Hotel/Hyatt Place opened in late December 2017 – all help in providing higher income opportunities for individuals and families at poverty-level. Construction work through these programs created 12 new Section 3 full-time jobs, 10 of which were filled by Section 3 residents and a total of \$1,152,306 (98%) of \$1,174,677 was spent on 45 Section 3 businesses and contractors.

For those who are unable to work or are underemployed, the City carried out the actions described in this document and the PY2015-2019 Consolidated Plan to positively impact and reduce the number of poverty-level families. Over \$500,000 (28%) of total HUD funds spent on housing, plus an additional \$90,000 of ARDF funds were spent in census tracts where there is a high concentration of families with household incomes below poverty-level (see Attachment 1). In addition to these activities, City of Knoxville general funds and a set aside of State of Tennessee ESG funds were used to provide homelessness prevention and rapid re-housing services to families that are the most vulnerable and lowest-income.

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

The City's Community Development Department, Office on Homelessness staffs the quarterly meetings of the Mayor's Roundtable on Homelessness. Department staff also participate in the coordinating bodies for several agencies that perform community development activities, including Knoxville-Knox County Homeless Coalition, Affordable Housing Trust Fund Advisory Board, Equality Coalition for Housing Opportunity, and the Martin Luther King Jr. Commemoration Commission. Staff also serve on or provide information to task forces related to neighborhood revitalization, such as the Chronic Problem Properties Committee, Abandoned, Blighted and Vacant (ABV) Properties Committee, the Better Building Board and Blighted Properties Redevelopment Program loan review committee, Affordable Housing Trust Fund, East Tennessee Community Design Center Board, and Broadway Corridor Task Force.

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

implemented in the East Tennessee Region. The final plan was completed in early 2014. East Tennessee Quality Growth continues to serve as the Regional Convening Organization focused on sustainable, equitable growth.

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

The City's Office on Homelessness staffs and coordinates the Mayor's Roundtable on Homelessness, a quarterly meeting of housing and service providers.

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

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 annually reviews impediments identified in the 2005 and 2010 Analysis of Fair Housing Impediments studies. Issues focused on education and awareness; patterns of housing practitioners; race, class and ethnicity discrimination in rental and home purchasing; and lastly, the need for accessible and affordable housing opportunities. The City of Knoxville's current PY2015-2020 Consolidated Plan incorporated information from the Plan East Tennessee Equity Profile, also known as the PlanET Fair Housing and Equity Assessment (FHEA), completed in 2014. The City remains committed to affirmatively furthering fair housing, understanding disparities in opportunity, and promoting equity. The City intends to conduct an Analysis of Impediments in 2019, in conjunction with its next Consolidated Plan.

The City implements fair housing and equal opportunity programming in compliance with civil rights regulations and guidelines. The two major goals include Affirmatively Furthering Fair Housing with a focus on inclusion and achieving parity and analyzing Knoxville's housing posture, and identifying actions and strategies that impact equal housing opportunities. These goals were carried out by providing outreach activities which educated citizens, agencies and advocacy groups on their Fair Housing rights and responsibilities and training and assisting housing, lending, insurance and human/social service organizations in adhering to the fair housing act and the implementation of housing equality initiatives.

This year, there were three reflective tributes: the 50th anniversary of the Fair Housing Act; the 50th anniversary of the airing of "Mister Rogers' Neighborhood; and the 50th anniversary of the death of Dr. Martin Luther King, Jr. The U.S. Department of Housing Development adopted the national theme "The Fair Housing Act at 50: Making Every Neighborhood A Place of Opportunity. The Knoxville city-wide fair housing theme was "Golden Reflections of Equality".

Fair Housing displays/exhibits were set-up as well as presentations made at 50 civic, social, community, advocacy and professional-based events in the community. Over 9,000 citizens were reached by these efforts. Fair Housing posters are on display in the City's Community Development Department, and the

federal equal housing opportunity logo is placed on printed materials. Staff worked with various housing practitioners (lenders, apartment owners, realtors, insurance agencies and landlords) in promoting fair housing and the placement of the logo on materials. The City received 49 inquiries from citizens regarding fair housing rights. The City made referrals for tenant/landlord matters to Legal Aid of East Tennessee who processed and resolved 198 tenant/landlord disputes. The City also made referrals for fair housing discrimination complaints to the Tennessee Human Rights Commission (THRC) who administers the Fair Housing Assistance Program. THRC accepted and investigated 11 fair housing cases.

The City's fair housing brochures, fact sheets, posters, display information, and website explain the fair housing act and the importance of housing equality, and also provide an overview of the seven protected classes. Several materials are translated in Spanish. Fair Housing workshops were held for the Landlord Summit and the Dr. Martin Luther King, Jr. Leadership Symposium. The City co-sponsored fair housing training for the Knoxville Area Association of Realtors and the Apartments Association of Greater Knoxville. The City cosponsored the Knoxville Area Fair Housing and Equal Opportunity Conference with the Equality Coalition for Housing Opportunities which was attended by civic groups, advocacy organizations and housing practitioners.

Pellissippi State Community College and The University of Tennessee were integral partners with equality, diversity and civility initiatives through their respective sociological and legal research centers. Knox County Schools' Social Studies Curriculum strengthened reference to civil rights milestones. Fair housing materials were provided to teachers to supplement the American History, Civics, Sociology and American Government curriculum.

CR-40 - Monitoring 91.220 and 91.230

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

The Community Development Department Director and Administrator oversee the planning and budgeting process to ensure that the projects developed are consistent with grant requirements. This planning process also ensures that each funded project is consistent with the 2015-2019 Consolidated Plan and makes progress toward identified community development objectives. City Community Development staff work with and maintain relationships with the Metropolitan Planning Commission (MPC) that manages comprehensive long range planning for the city of Knoxville.

All subgrantee projects are assigned to a Project Specialist for oversight, monitoring, and technical assistance. The Section Manager drafts contracts with input from the subgrantee and Project Specialist. The City Law Department finalizes the contracts in order to ensure compliance with applicable laws and regulations. Subgrantees submit quarterly progress reports and a completion report. Reports are reviewed by the Project Specialist to ensure contract compliance. Funds are typically provided to subgrantees on a reimbursement basis. Reimbursement requests are submitted to the City on a quarterly or as-needed basis, and contain supporting documentation for all expenses for which reimbursement is requested. Requests are reviewed, revised (if necessary), and approved by the Project Specialist, then reviewed and approved by the Section Manager. The Finance Specialist prepares a check request, which is approved by the Section Manager and Director prior to submission to the City Finance Department. Subgrantee monitoring is performed on an informal basis through telephone, email, and periodic meetings between City and subgrantee staff. Formal monitoring is performed on an annual basis (except in the case of low risk subgrantees or projects). Formal monitoring is conducted by the Project Specialist and Section Manager at the subgrantee's office, and includes review of agency policies, procedures, financial records, and project documentation. A written report is issued following a formal monitoring session, and any findings or concerns that require subgrantee action are followed up on by both the subgrantee and City staff.

For City housing activities, applications for assistance are analyzed by Housing Finance Supervisor and the Housing Manager for compliance with program guidelines. Housing Rehabilitation Specialists provide detailed specifications for ensuring that the activity meets Neighborhood Housing Standards and cost estimates to ensure that construction bids are reasonable and allowable. During the construction process, all activities are monitored by Housing Rehabilitation Specialists for compliance. The Housing Construction Manager reviews, approves work and activities during each step of the rehabilitation process. The Director periodically conducts in-house monitoring. Payment for contractor and other housing activity expenses are processed by the Housing Finance Supervisor, Housing Manager, and approved by the Director prior to payment.

The Administrator and Administrative Technician oversee the Department's overall expenditures and financial status, and assists the Director in drawing funds from HUD on a regular basis. Special regulatory

requirements are addressed by several staff members. The environmental review process is overseen by the Director, who has been delegated this authority by the Mayor. For projects requiring procurement and federal labor standards compliance, the assigned project monitor provides technical assistance to the agency performing the project, oversees the bid process, works with contractors, and reviews certified payroll.

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

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

Notice was published in the Knoxville News Sentinel on Saturday, September 8, 2018 (see Attachment 1) and in the on-line Spanish language newspaper, Mundo Hispano. The draft of the PY2017-2018 CAPER was available for public comment for 15 days, from September 10 to September 24, 2018. A link to the draft CAPER appeared on the City's website, the City's Face Book page, and the notice was published in the City Office of Neighborhood's newsletter during this time. A hard copy of the PY2017-2018 CAPER was available for review in the Community Development Department. Hard copies were also offered to those not having internet access.

<<During the public comment period, The City accepted the following comments
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CR-45 - CDBG 91.520(c)

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

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

The City has worked to build additional resources to accomplish its community development goals. The City applied for a Section 108 Loan Guarantee Program loan through HUD in September 2015 to assist in the redevelopment of the historic Farragut hotel building in Downtown Knoxville. Approval of the loan was received in April 2016 and \$2.9M was drawn down in PY2016. The \$2.9M loan (total project cost was almost \$28M) was used to fill the gap in development costs and upon completion (late December 2017), the 165-room Hyatt Place created 64 FTE, full time equivalent jobs.

During the PY2017-2018 Action Plan period, the City of Knoxville contributed a substantial amount of its own local, general funds to the Community Development budget. Most significantly, the City has allocated \$2M to the Affordable Rental Development Fund (ARDF) to support the development of new, affordable rental housing. Since the City's direct allocation of ESG funds from HUD were discontinued in PY2014-2015, the City increased its commitment to the provision of services to the homeless by contributing over \$500,000 in local general funds. These funds were spent on emergency shelter and services, transitional housing and services, homelessness prevention, rapid re-housing and HMIS services. The City has also contributed over \$500,000 per year to the improvement of commercial facades in redevelopment areas, contributing to job creation and retention. The City continues to support with local funds the acquisition of blighted, vacant property in neighborhoods and provide basic maintenance through the Homemakers program.

A \$2.5M grant from HUD's Office of Healthy Homes and Lead Hazard Control was also secured at the end of PY2012/beginning of PY2013 and supplemented CDBG and HOME funds spent on minor and major home rehabilitation. The grant period was extended through the end of PY2016. The City is reapplying for these funds in PY2018-2019. The City continues to fund an Affordable Housing Trust Fund with local tax revenues which is a flexible funding source that helps to increase the supply of affordable housing in the region.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants? No.

CR-50 - HOME 91.520(d)

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

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

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

The City performed the following on-site inspections:

<u>Address</u>	<u>Date</u>	<u># of Units</u>
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* 4206-4211 Red Valley Way	10/16/17	6
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Deficiencies Identified: One broken window, one door lock failure, carpet needed to be re-stretched on one room, on bathroom door needed to be rehung, one unit was over-charging rent by \$6/month.

Status: All corrected, overpaid rent was refunded to tenant and monthly amount reduced.

* 308 Shasta	6/6/18	1
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Deficiencies Identified: Small siding repair, weather strip rear door.

Status: All corrected.

*228 Douglas Ave.	5/16/18	1
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Deficiencies Identified: Smoke detector needed battery, foundation has flaking paint, exterior light at side entry has exposed bulb with no cover.

Status: All corrected.

* 2403 E. 5 th Ave.	6/13/18	2
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Deficiencies Identified: None.

*1546 Ohio Ave.	6/6/18	2
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Deficiencies Identified: Water flow around house needs to be diverted, interior chipping paint, weather stripping, sheathing on rear roof needs repaired and shingles replaced, soft floor in one bathroom, ceiling in one bath has possible leak, several doors and broken and have broken locks, vinyl has holes and cuts, exposed wiring in one bedroom and light needs to be replaced, smoke detectors are missing/hanging from ceiling, toilet in one bathroom is constantly running.

Status: Landlord is dealing with difficult tenant situation – many deficiencies are a result of tenant damages. We have given her until October 19 to complete repairs.

*2808 Woodbine Ave. 6/6/18 1

Deficiencies Identified: Holes in outside brick need to be patched, one interior door is damaged and hardware is missing, handrail to basement needs secured, hardwood on bathroom door missing, broken tile in bathroom and subfloor is showing.

Status: Landlord is in the process of making repairs. Should be complete by 9/1/18.

*4917 Jenkins Rd. 6/28/18 9

Deficiencies Identified: Missing dryer exhaust covers, inoperable lights, damaged flooring, water heater failure, non-functioning smoke detectors, windows painted shut, damaged window screens, patio door doesn't lock, gypsum board patch needs texture and painting, carpet needs re-stretched, door casing trim damaged, missing weather stripping, water heater pan doesn't drain to outside, wall tile damaged, remove tenant installed side latches from windows, leaky faucet, bath cabinet damaged, kitchen countertop damaged.

Status: Landlord to have repairs completed by October 15, 2018.

Landlords are provided with a list of written deficiencies and given a reasonable amount of time to complete them. The properties are re-inspected upon completion. All tenant and rental data are also reviewed during inspections. All units were in compliance with HOME income and rent limits except for the rent for one apartment on Red Valley Way. This deficiency was corrected immediately.

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

During the reporting period, the City had 4 HOME-assisted projects which contained more than 5 HOME-assisted units each. Prior to CHDO acquisition, 1 of the properties did not accept Section 8 certificates, now they are accepted. The others either accept tenant's rental assistance, receive project-based assistance, or have a written agreement with the City allowing preference to be given to certain underserved populations (homeless veterans, in this case) and lease to tenants from a waiting list. A majority of the tenants in the HOME-assisted units represent populations from protected classes – racial minority, households with children, the elderly and/or those with a disability. Vacancies are posted on each of the CHDOs' website, TNHousingSearch.org and flyers are posted at the local housing authority.

The Knoxville Area Urban League is also notified of any vacancies. One CHDO also does outreach to social service agencies/local ministries during the year such as Knoxville CAC, the Salvation Army and Knox Area Rescue Mission.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

HOME program income is generated by HOME-funded housing rehabilitation and property acquisition projects. During the program year, a total of \$726,526.76 in HOME program income were receipted through HUD's Integrated Disbursement and Information System (IDIS) for eligible housing activities. HOME program income in the amount of \$377,563.16 was drawn during the program year: \$262,618.35 to fund six units of owner-occupied housing rehabilitation (2 extremely low-income, 1 low-income and 3 moderate-income households); \$64,027 to fund four homebuyers with down payment assistance loans (1 extremely low-income, 1 low-income, and 2 moderate-income households); \$5,816.62 to two new affordable rental housing developments; and \$45,101.19 of HOME program income was sub granted to program administration (PA).

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

Promoting Affordable Housing is a high priority goal that includes the following objectives: 1) Support Energy Efficiency and Housing Rehabilitation; 2) Support the Development of Supportive Housing for Special Needs Populations and Independent Living for the Elderly; and 3) Support the Development of New, Affordable Housing Construction. The City addresses these objectives in its action plan through its Owner Occupied and Rental Housing Rehabilitation programs with CDBG and HOME funds, and through CDBG funds sub granted to CAC and NHI for emergency and minor home repairs. The City was also the grantee for \$15M in Tennessee Valley Authority (TVA) grant funds for the Knoxville Extreme Energy Makeover (KEEM) program from PY2015 through PY2016. The KEEM team was led by the Knoxville-Knox County Community Action Committee (CAC) in partnership with the City of Knoxville, Knoxville Utilities Board (KUB), and the Alliance to Save Energy. The project team applied for this funding to support the Smarter Cities Partnership, a coalition of more than 20 community organizations seeking to improve the quality, comfort and affordability of Knoxville homes through energy efficiency. Approximately \$8.9M was spent upgrading 755 homes in the two years of the program (the program ended in June 2017) to reduce their energy consumption and increase in-home comfort for low and moderate income homeowners and renters (including Section 8 housing). The average savings in per cent kiloWatt hours (%kWh) was 30% with over 6,217,232 kiloWatt hours (kWhs) saved over 1,511,633 total square feet. To support that work specifically, the City funded CAC with CDBG funds to ensure that needed non-weatherization repairs could be addressed so the house qualifies for the KEEM weatherization improvements. Although the KEEM program ended when the remaining TVA dollars were expended, CAC and KUB have continued the Round it Up program that continued through 2017-2018. The City funded the acquisition of property to Home Source East Tennessee, a CHDO, in PY2016-2017 to build 38 units of affordable rental housing at *the Village at Holston Courts*. Two state-funded

group homes are being built for vulnerable, low income seniors that are under construction currently. Home Source expects to start construction of the apartments in 2019. The City also took an application from the Helen Ross McNabb Center for the development of 50 units of independent housing for low-income seniors that it intends to fund with ARDF Funds in PY2018-2019. The City outlined in its action plan that it seeks to fund new special needs (including elderly populations) housing construction through its Rental Housing Rehabilitation program. The City supports CHDO-developed new affordable housing construction in its action plan. Local funds for the development of new, affordable rental housing have been allocated for the 2018 program year.

DRAFT

Goals and Objectives	Priority Level	Federal Objectives
<p>Goal: Strengthen Neighborhoods</p> <p><u>Objective:</u> Improve and promote Quality of Life in neighborhoods through programs to help eliminate blighted and vacant/underused properties through:</p> <ol style="list-style-type: none"> 1. Acquisition and Resale of Blighted and Chronic Problem Properties, including Home Maker's and Model Block Programs; 2. Commercial Façade Program; and 3. Technical Assistance to Neighborhood Organizations. <p><u>Objective:</u> Support the Quality, Up-Keep, and Affordability of Housing in Neighborhoods through:</p> <ol style="list-style-type: none"> 1. Housing Rehabilitation (both owner-occupied and rental); 2. Emergency and Minor Home Repairs (inc. Accessibility Modifications); and 3. Energy Efficiency and Weatherization Programs. <p><u>Objective:</u> Support Public Facilities - Neighborhood/Community Centers</p> <p><u>Objective:</u> Support Public Infrastructure - Street Improvements</p>	<p>High</p> <p>High</p> <p>Low</p> <p>Low</p>	<p>Create a Suitable Living Environment (SL)</p> <p>Provide Decent Housing (DH)</p> <p>SL</p> <p>SL</p>
<p>Goal: Promote Economic Development</p> <p><u>Objective:</u> Support Job Creation and Small Business Loans through the Commercial Façade Program; Section 3 construction activities; and Section 108 Loans.</p> <p><u>Objective:</u> Support Minority- and Women- Owned Businesses through Section 3 construction activities.</p> <p><u>Objective:</u> Support Green Job Initiatives through Energy Efficiency Program.</p>	<p>High</p> <p>High</p> <p>High</p>	<p>Create Economic Opportunities (EO)</p> <p>EO</p> <p>EO</p>
<p>Goal: Reduce and End Homelessness</p> <p><u>Objective:</u> Support Employment and Economic Stability through Case Management/Supportive Services Emphasizing Employment/Economic Stability.</p> <p><u>Objective:</u> Support Homelessness Prevention through:</p> <ol style="list-style-type: none"> 1. Case Management and Supportive Services and 2. Affordable Housing programs (Housing Rehabilitation, Emergency and Minor Home Repairs, and Accessibility Modifications). <p><u>Objective:</u> Support Case Management and Supportive Services, HMIS, Rapid Re-Housing, and Housing Counseling.</p> <p><u>Objective:</u> Support Emergency Shelter/Services and Transitional Housing/Services</p> <p><u>Objective:</u> Develop and Maintain Affordable Permanent Housing through:</p> <ol style="list-style-type: none"> 1. New Affordable Housing Construction (inc. PSH and Special Needs Housing); 2. Housing Rehabilitation (both owner-occupied and rental); 3. Emergency and Minor Home Repairs (inc. Accessibility Modifications); and 4. Energy Efficiency Improvements/Weatherization. <p><u>Objective:</u> Support Public Service (Health Services) Activities.</p>	<p>High</p> <p>High</p> <p>High</p> <p>High</p> <p>High</p> <p>Low</p>	<p>Create a Suitable Living Environment (SL)</p> <p>SL</p> <p>Provide Decent Housing (DH)</p> <p>SL</p> <p>SL</p> <p>Provide Decent Housing (DH)</p> <p>SL</p>
<p>Goal: Promote Affordable Housing</p> <p><u>Objective:</u> Support Energy Efficiency and Housing Rehabilitation through:</p> <ol style="list-style-type: none"> 1. Housing Rehabilitation (both owner-occupied and rental) 2. Emergency and Minor Home Repairs (inc. Accessibility Modifications); 3. Energy Efficiency/Weatherization Improvements (w/Round it Up program); and 4. Improving education for Lead Based Paint Screening and Abatement. <p><u>Objective:</u> Support the Development of Supportive Housing for Special Needs populations and Independent Living for the Elderly.</p> <p><u>Objective:</u> Support Development of New Affordable Housing Construction through:</p> <ol style="list-style-type: none"> 1. Partnering with Community Housing Development Organizations (CHDOs) and 2. Down Payment and Closing Cost Assistance to CHDO home buyers. 	<p>High</p> <p>High</p> <p>High</p>	<p>Provide Decent Housing (DH)</p> <p>DH</p> <p>DH</p>

2. CR-05: Table 1. Goals and Accomplishments

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

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

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected - Program Year	Actual – Program Year	Percent Complete
Accessibility Modifications	Affordable Housing Non-Homeless Special Needs	CDBG: \$11,135	Homeowner Housing Rehabilitated	Household Housing Unit	30	30	100%	6	7	116.67%
Accessibility Modifications	Affordable Housing Non-Homeless Special Needs	CDBG: \$10,311	Rental Housing Rehabilitated	Household Housing Unit	20	25	125%	7	9	128%
Administration	Program Administration	CDBG: \$283,219.64 / HOME: \$130,876.05	Other	Other	0	0				
Blighted Property Acquisition and Maintenance	Affordable Housing Non-Housing Community Development	CDBG: \$23,267	Housing Code Enforcement/Fo reclosed Property Care	Household Housing Unit	400	263	65.75%	85	83	97.65%
Blighted Property Acquisition and Maintenance	Affordable Housing Non-Housing Community Development	CDBG: \$0	Other	Other	13	8	62%	0	0	0.00%
Blighted Property Redevelopment	Affordable Housing	CDBG: \$ 0	Homeowner Housing Added	Household Housing Unit	40	0	0.00%			
Commercial Facade Improvement Program	Non-Housing Community Development	CDBG: \$105,805	Facade treatment/busin ess building rehabilitation	Business	20	9	45%	3	2	66.67%

2. CR-05: Table 1. Goals and Accomplishments

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected - Program Year	Actual – Program Year	Percent Complete
Commercial Facade Improvement Program	Non-Housing Community Development	CDBG: \$see above	Businesses assisted	Businesses Assisted	20	10	50%	3	2	66.67%
Design and Technical Assistance	Non-Housing Community Development	CDBG: \$46,000	Other	Other	60	40	66.67%	13	13	100%
Down payment and Closing Cost Assistance	Affordable Housing	HOME: \$81,012	Direct Financial Assistance to Homebuyers	Households Assisted	28	18	64.29%	7	6	85.71%
Emergency Home Repair	Affordable Housing	CDBG: \$331,491	Homeowner Housing Rehabilitated	Household Housing Unit	400	299	74.75%	76	77	101.32%
Energy Efficiency/Weatherization-related Repairs	Affordable Housing	CDBG: \$199,008	Homeowner Housing Rehabilitated	Household Housing Unit	225	145	64.44%	34	39	114.71%
Energy Efficiency/Weatherization-related Repairs	Affordable Housing	CDBG: \$38,191	Rental Housing Rehabilitated	Household Housing Unit	125	80	64.00%	60	38	63.33%
Future ESG Homeless Activities	Homeless Job Creation/Economic Development	ESG: \$	Other	Other	1	0	0.00%			
Minor Home Repair	Affordable Housing	CDBG: \$117,553	Homeowner Housing Rehabilitated	Household Housing Unit	150	98	65.33%	39	36	92.31%
New Affordable Housing Construction	Affordable Housing	HOME: \$248,695	Homeowner Housing Added	Household Housing Unit	22	18	81.82%	10	6	60%

2. CR-05: Table 1. Goals and Accomplishments

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected - Program Year	Actual – Program Year	Percent Complete
Owner Occupied Housing Rehab/Habitat for Humanity	Affordable Housing	HOME: \$0	Homeowner Housing Rehabilitated	Household Housing Unit	34	0	0.00%	0	0	0.00%
Owner Occupied Housing Rehabilitation	Affordable Housing	CDBG: \$23,108 HOME: \$501,547	Homeowner Housing Rehabilitated	Household Housing Unit	75	39	52%	6	6	100%
Public Facility Improvement	Non-Housing Community Development	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		0	0	
Public Facility Improvement	Non-Housing Community Development	CDBG: \$0	Homeless Person Overnight Shelter	Persons Assisted	120	179	149%	0	0	0.00%
Public Facility Improvement	Non-Housing Community Development	CDBG: \$0	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0		0	0	

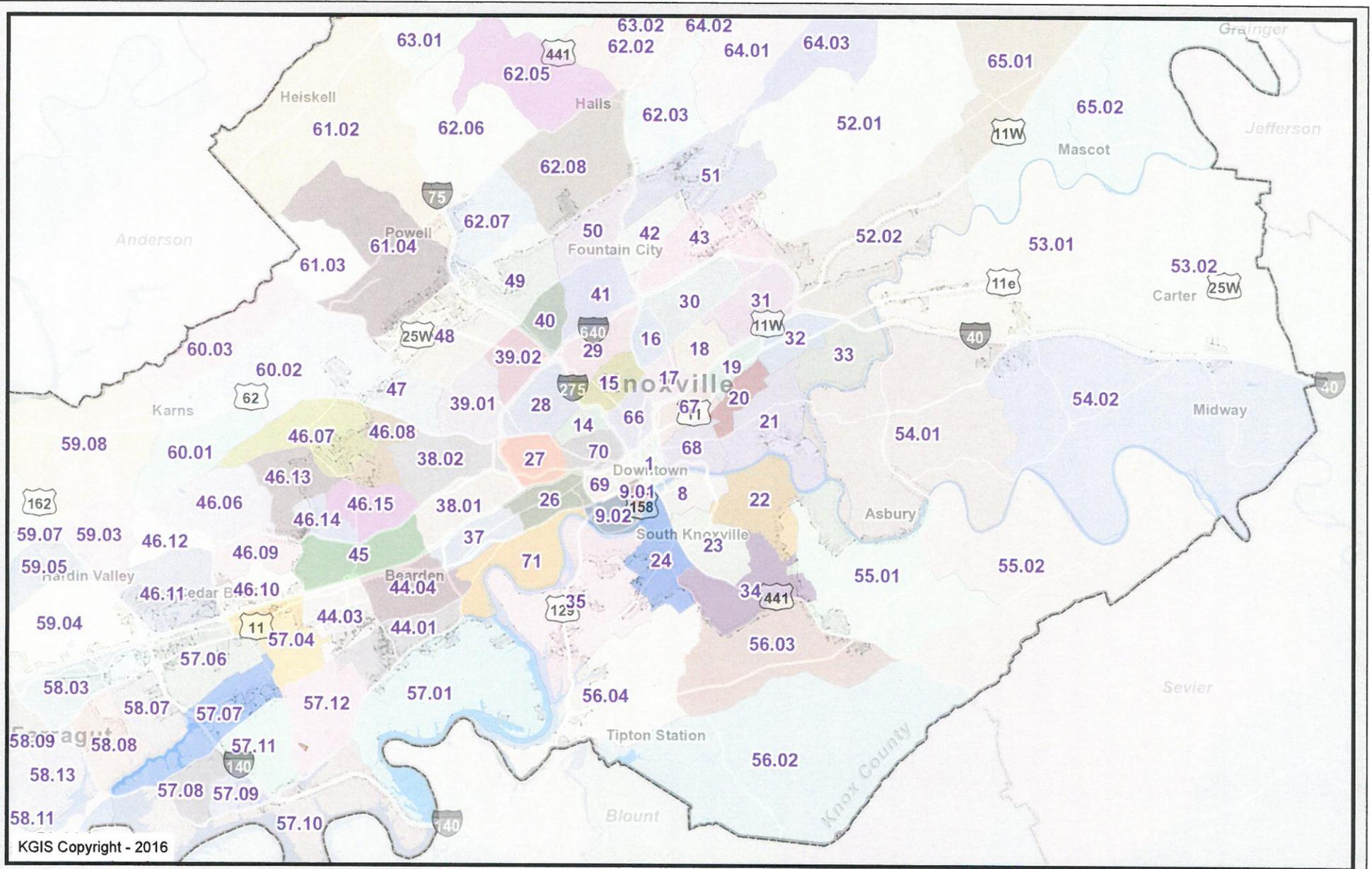
2. CR-05: Table 1. Goals and Accomplishments

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected - Program Year	Actual – Program Year	Percent Complete
Public Services	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$0	Other	Other	1	0	0.00%			
Rental Housing Rehabilitation and Development	Affordable Housing	CDBG: \$187,024 HOME: \$493,045	Rental units rehabilitated	Household Housing Unit	20	16	80%	173	0	0.00%
Section 108 Loan Guarantee Program	Economic Development	CDBG: \$2.9M	Jobs created/retained	Jobs	83	64 FTE	100.00%	83	64 FTE	100.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

3. CR-15 Housing Expenditures by Census Tract

Census Tract Map 1	HUD Funds Spent	Low Income Families Map 2	Housing w/conditions Map 3	Income < Poverty Level Map 4	Overlap Priority Areas Map 5	HUD \$ Rental Rehab	HUD \$ New Rental Development	ARDF - New Rental Development - \$2M Map 6
	\$1,859,503	\$1,127,136 61%	\$647,239 35%	\$528,547 28%	\$332,293 18%	\$545,069 29%	\$135,000 7%	\$840,000 42%
30	\$444,901					\$395,169		
8	\$135,621	\$135,621	\$135,621	\$135,621			\$135,000	\$360,000
27	\$77,142	\$77,142	\$77,142		\$77,142			\$300,000
46.13								\$180,000
32	\$176,386	\$176,386	\$176,386			\$149,900		
15	\$114,604	\$114,604						
31	\$104,593							
21	\$104,532	\$104,532						
17	\$96,022	\$96,022						
16	\$94,385	\$94,385		\$94,385				
28	\$64,797	\$64,797	\$64,797	\$64,797	\$64,797			
20	\$48,528	\$48,528	\$48,528	\$48,528	\$48,528			
41	\$45,203							
19	\$43,387	\$43,387		\$43,387	\$43,387			
70	\$35,469	\$35,469	\$35,469	\$35,469				
48	\$32,297							
67	\$29,146	\$29,146	\$29,146	\$29,146	\$29,146			
29	\$24,533	\$24,533	\$24,533	\$24,533	\$24,533			
46.08	\$19,626	\$19,626						
68	\$18,133	\$18,133	\$18,133	\$18,133	\$18,133			
46.05	\$14,999							
14	\$13,812	\$13,812	\$13,812	\$13,812	\$13,812			
38.01	\$11,717							
50	\$10,478							
49	\$9,460							
18	\$8,847							
34	\$8,664							
26	\$7,945	\$7,945	\$7,945	\$7,945	\$7,945			
23	\$7,341	\$7,341						
33	\$7,100							
40	\$7,052	\$7,052	\$7,052	\$7,052				
38.02	\$6,861							
56.03	\$6,215							
44.04	\$5,114							
24	\$4,870	\$4,870	\$4,870	\$4,870	\$4,870			
39.01	\$4,142							
46.13	\$3,608							
47	\$3,264							
46.15	\$2,204							
22	\$2,014	\$2,014	\$2,014					
39.02	\$1,791	\$1,791	\$1,791					
80	\$1,287							
66	\$869			\$869				
61.04	\$427							
29.01	\$117							

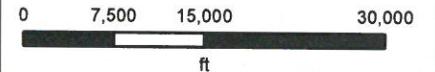


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Knoxville - Knox County - KUB Geographic Information System



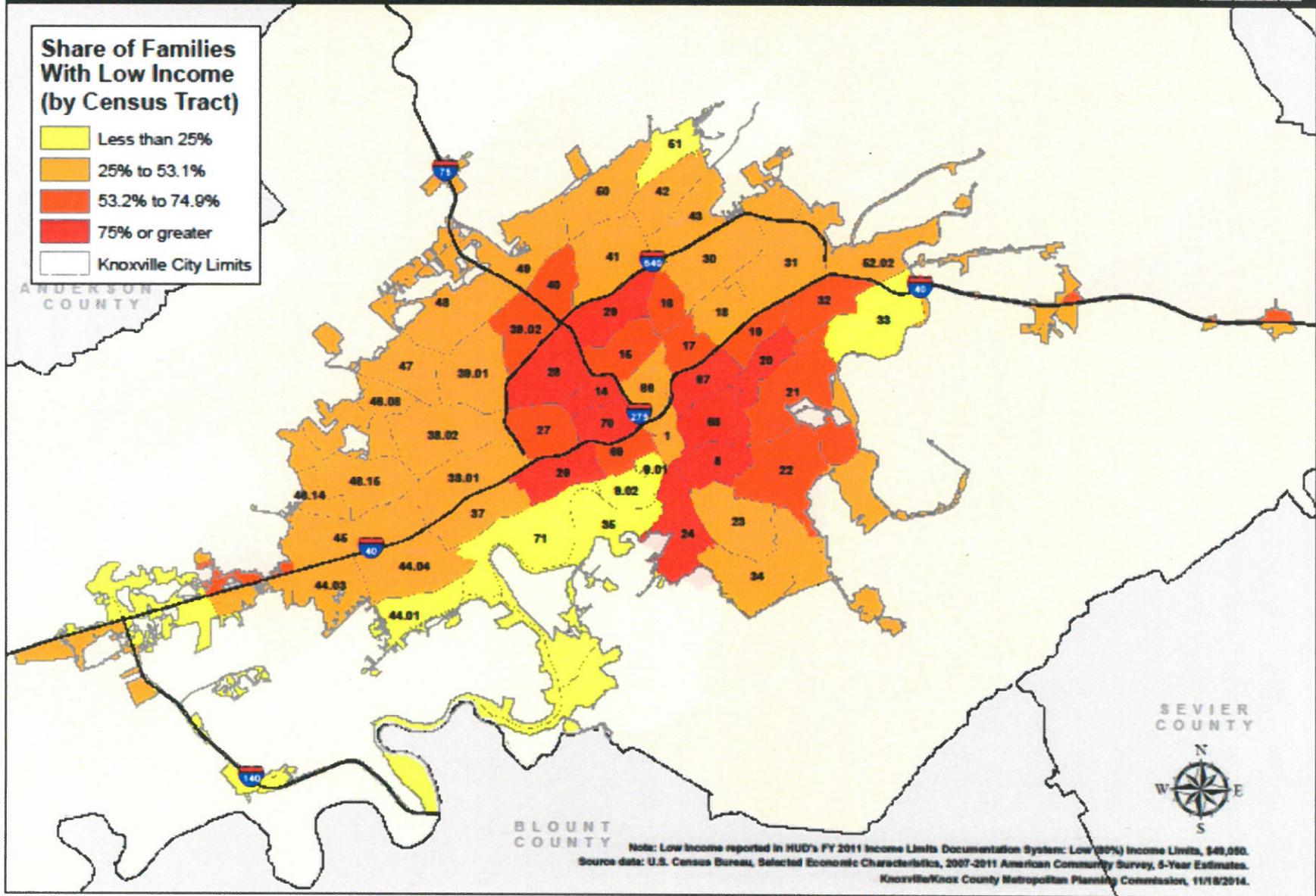
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KNOXVILLE'S LOW INCOME FAMILIES



Share of Families With Low Income (by Census Tract)

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

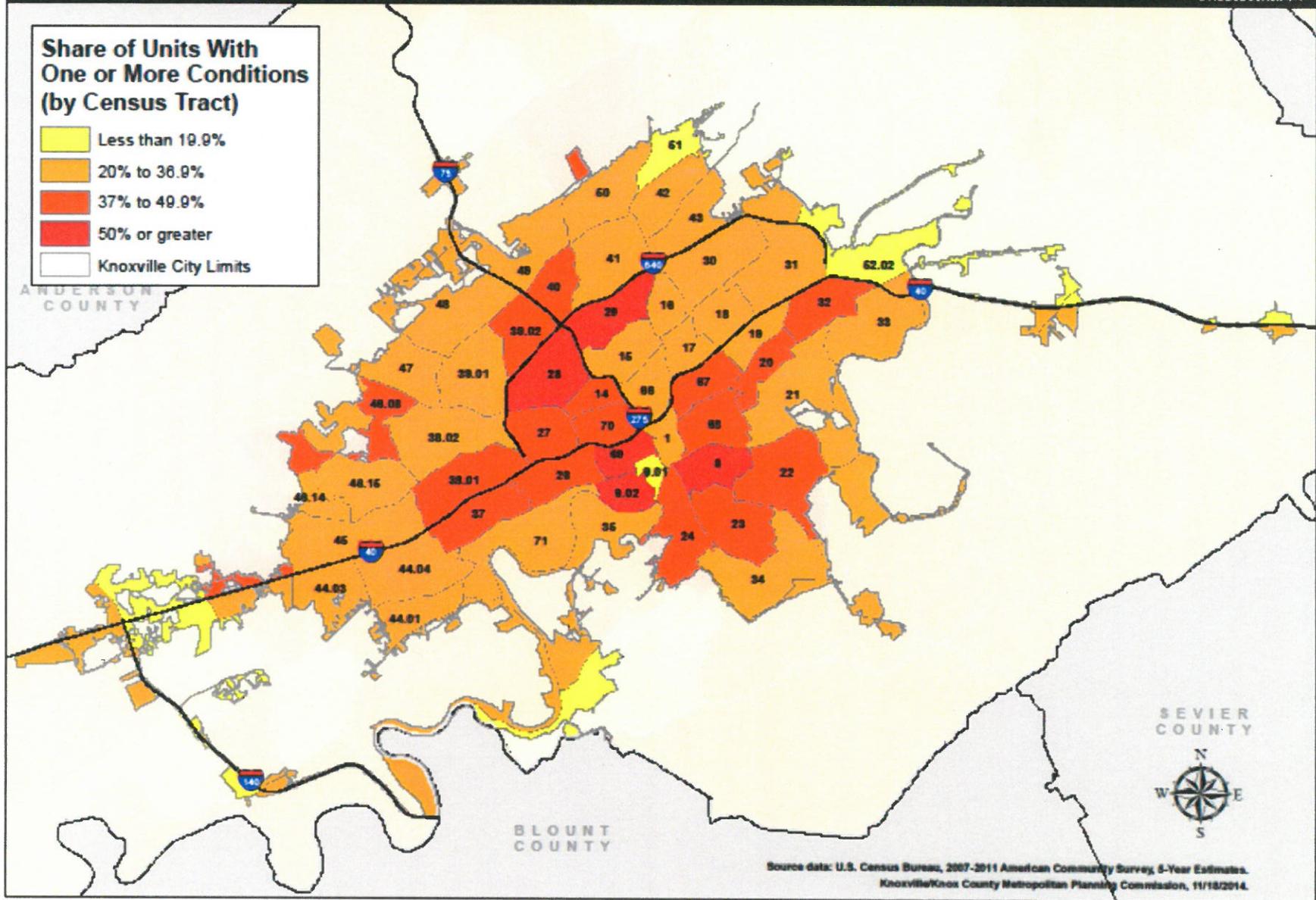


KNOXVILLE'S HOUSING UNITS WITH PHYSICAL AND FINANCIAL CONDITIONS



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

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

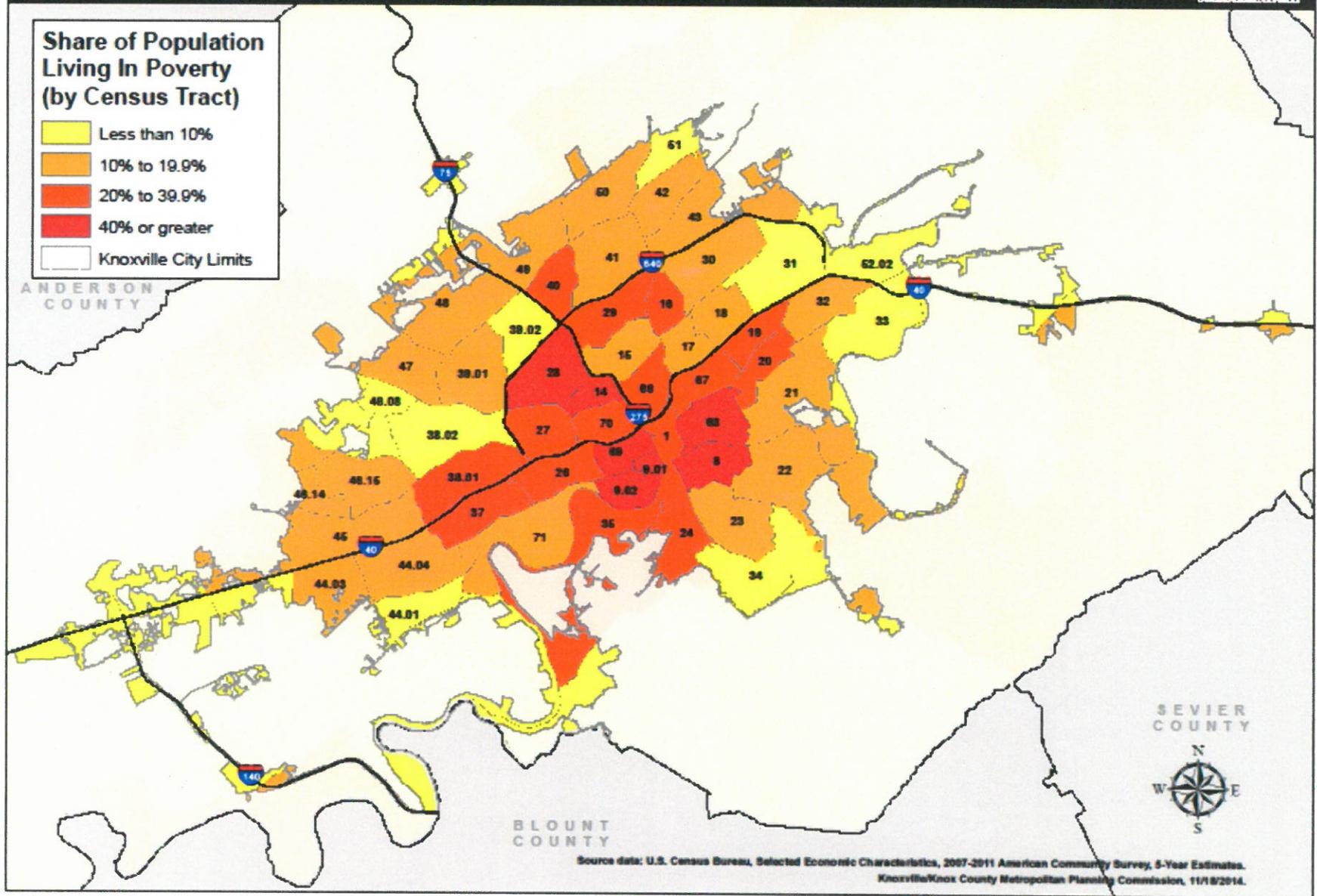


KNOXVILLE'S POPULATION WITH INCOME BELOW POVERTY LEVEL



Share of Population Living In Poverty (by Census Tract)

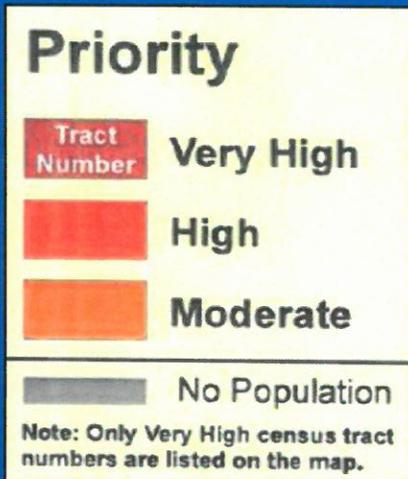
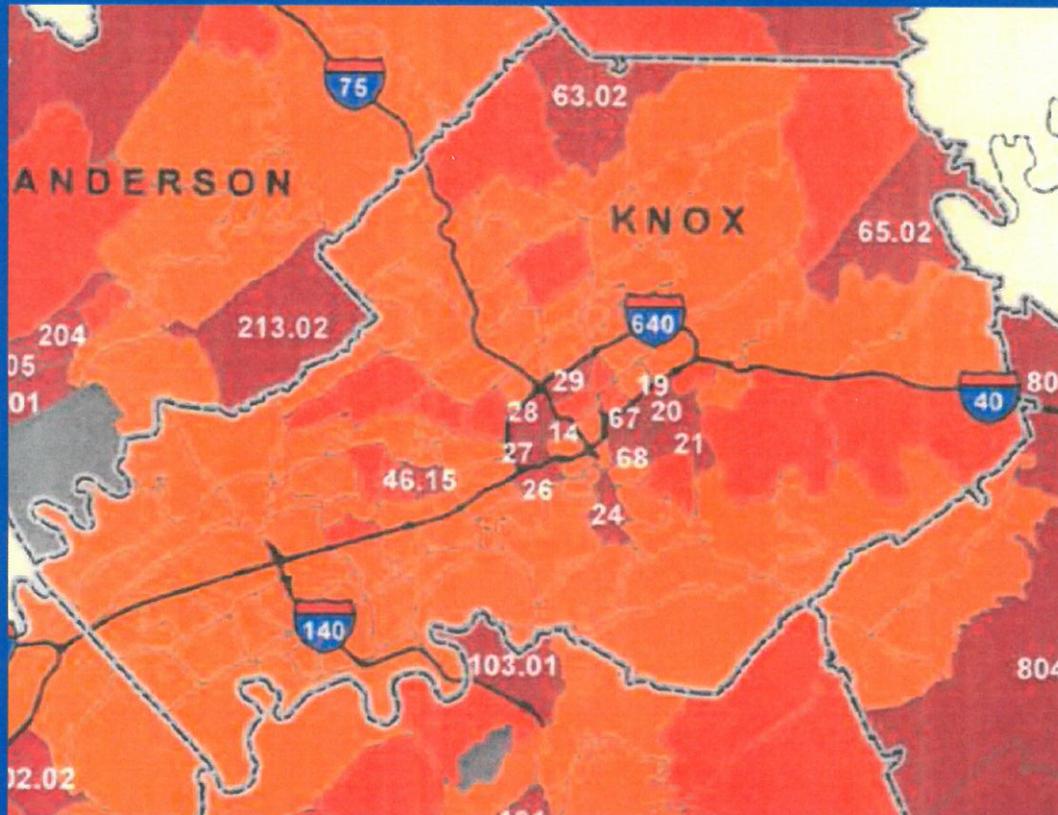
- Less than 10%
- 10% to 19.9%
- 20% to 39.9%
- 40% or greater
- Knoxville City Limits



Source data: U.S. Census Bureau, Selected Economic Characteristics, 2007-2011 American Community Survey, 5-Year Estimates. Knoxville/Knox County Metropolitan Planning Commission, 11/19/2014.

Overlap/Priority Areas

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



	A	B	C	D	E	F	G	H	I	J
1	Address	Ctl/Unit	Owner	Status	Acquisition Program	Acq Date	Dispo Pgm	Sold Date	New Usage	Fundname
2	0 Ambrose St - 081JA001 (permanently addressed as 3022 Johnston St)	081JA001	KCDC	MATCHED	LONSDALE RED PLAN	6/18/2010	HOMEMAKERS	3/24/2016	INFILL (Homemaker Agreement s	CDBG
3	0 Louise Ave	082NC001	KCDC	ON HOLD	5 PTS RED PLAN	7/30/2004	OTHER		INFILL	CDBG
4	(re-addressed as 1513 Minnesota)	081PE016	KCDC	Matched	LONSDALE RED PLAN	12/23/2009	HOMEMAKERS	1/10/2017	INFILL	CDBG
5	0 Minnesota Ave 081PN031	081PN031	KCDC	ON HOLD	LONSDALE RED PLAN	9/29/2008	RFP		INFILL	CDBG
6	0 Minnesota Ave 081PN032	081PN032	KCDC	ON HOLD	LONSDALE RED PLAN	9/29/2008	RFP		INFILL	CDBG
7	0 Ohio Ave	081PD010	CITY	MATCHED	LONSDALE RED PLAN	7/23/2010	OTHER	1/25/2017	City Stormwater Engineering	CDBG
8	0 Selma	082NQ020	KCDC	MATCHED	5 PTS RED PLAN	3/31/2010	OTHER		INFILL	CDBG
9	0 Sherman St	081PN033	KCDC	ON HOLD	LONSDALE RED PLAN	9/29/2008	RFP		INFILL	CDBG
10	0 Texas Avenue	081PD042	KCDC	ON HOLD	LONSDALE RED PLAN	1/16/2015	RFP		INFILL	CDBG 10.12
11	0 Texas Avenue	081PN002	KCDC	ON HOLD	LONSDALE RED PLAN	8/31/2006	RFP		Combine with 081-PN-003 for residential infill	CDBG
12	0 Texas Avenue	081PN008	KCDC	ON HOLD	LONSDALE RED PLAN	9/29/2008	RFP		INFILL	CDBG
13	0 Texas Avenue	081PN013	KCDC	ON HOLD	LONSDALE RED PLAN	1/25/2016	RFP		INFILL	CDBG 15.12
14	0 Texas Avenue	081PN014	KCDC	ON HOLD	LONSDALE RED PLAN	1/25/2016	RFP		INFILL	CDBG 15.12
15	0 Texas Avenue	081PN007	KCDC	ON HOLD	LONSDALE RED PLAN	12/12/2008	RFP		INFILL	CDBG
16	1012 Oak Ave	094KG020	KCDC	MATCHED	MECH RED PLAN	2/8/1991	HOMEMAKERS	7/1/2011	INFILL	CDBG
17	1111 University Ave	094FQ037	KCDC	MATCHED/NH	MECH RED PLAN	8/31/1998	OTHER		WILL BE ROW FOR UNIV AVE	CDBG
18	1215 Texas Avenue	081IC016	KCDC	AVAILABLE	LONSDALE RED PLAN	5/28/2010	HOMEMAKERS		INFILL	CDBG
19	1219 Texas Ave	081IC017	KCDC	AVAILABLE	LONSDALE RED PLAN	5/28/2010	HOMEMAKERS		INFILL	CDBG
20	1315 Virginia Avenue (part of)	094BB028	CITY	MATCHED	TAX SALE	3/8/2004	HOMEMAKERS	1/29/2013	INFILL	CDBG
21	1315 Virginia Avenue (remainder of)	094BB028	CITY	AVAILABLE	TAX SALE	3/8/2004	HOMEMAKERS		INFILL	CDBG
22	1403 W. Fourth Ave	094CK019	KCDC	AVAILABLE	MECH RED PLAN	1/26/2001	HOMEMAKERS		INFILL	CDBG
23	1409 W. Fifth Ave	094FC021	KCDC	AVAILABLE	MECH RED PLAN	1/11/2001	HOMEMAKERS		INFILL	CDBG
24	1409 W. Fourth Ave	094CK020	KCDC	AVAILABLE	MECH RED PLAN	1/12/2001	HOMEMAKERS		INFILL	CDBG
25	1417 W. Fifth Ave	094FC020	KCDC	AVAILABLE	MECH RED PLAN	1/11/2001	HOMEMAKERS		INFILL	CDBG
26	1508 Boyd St	094FP013	KCDC	NONE	MECH RED PLAN	2/5/1997	HOMEMAKERS		infill	CDBG
27	1511 Minnesota	081PE015	KCDC	Matched	LONSDALE RED PLAN	12/31/2009	HOMEMAKERS	1/10/2017	INFILL	CDBG
28	1702 Texas Avenue	081PN015	KCDC	ON HOLD	LONSDALE RED PLAN	1/25/2016	RFP		INFILL	CDBG 15.12
29	1715 Minnesota Avenue	081PN020	KCDC	ON HOLD	LONSDALE RED PLAN	4/12/2012	RFP		INFILL	CDBG: CD10.
30	1720 Texas Avenue	081PN010	KCDC	ON HOLD	LONSDALE RED PLAN	10/31/2012	RFP		INFILL	CD09.12
31	1726 Texas Ave	081PN009	KCDC	ON HOLD	LONSDALE RED PLAN	12/12/2008	RFP		INFILL	CDBG
32	1727 Texas Avenue	081PD034	KCDC	ON HOLD	LONSDALE RED PLAN	8/5/2011	RFP		INFILL	CD-CP05.07 &
33	1733 Texas Ave	081PD036	KCDC	ON HOLD	LONSDALE RED PLAN	4/8/2011	RFP		INFILL	CDBG: CD09.
34	1741 Minnesota Ave	081PN028	KCDC	ON HOLD	LONSDALE RED PLAN	11/18/2008	RFP		RFP	CDBG
35	1744 Texas Avenue	081PN005	KCDC	ON HOLD	LONSDALE RED PLAN	7/22/2011	RFP		INFILL	CDBG
36	1745 Minnesota Ave	081PN029	KCDC	ON HOLD	LONSDALE RED PLAN	9/29/2008	RFP		INFILL	CDBG
37	1747 Minnesota Ave	081PN030	KCDC	ON HOLD	LONSDALE RED PLAN	9/2/2008	RFP		INFILL	CDBG
38	1754 Texas Ave	081PN003	KCDC	ON HOLD	LONSDALE RED PLAN	8/31/2006	RFP		INFILL combine w/ 0 Texas Avenue	CDBG
39	1757 Texas Avenue	081PD043	KCDC	ON HOLD	LONSDALE RED PLAN	1/16/2015	RFP		INFILL	CDBG 10.12
40	1904 Ulster St	082NL001	KCDC	ON HOLD	Taylor Homes Public Hq	11/23/2004	HOMEMAKERS		Other	CDBG

	A	B	C	D	E	F	G	H	I	J
1	Address	Ctl/Unit	Owner	Status	Acquisition Program	Acq Date	Dispo Pgm	Sold Date	New Usage	Fundname
41	2000 Seminole Ave	095FH021	CITY	MATCHED	HOPE	4/30/1999	HOPE	3/20/2017	HOME OWNERSHIP	HOUSE PI
42	2020 Ulster Ave	082NN016	KCDC	MATCHED	5 PTS RED PLAN	4/7/2006	OTHER	9/25/2014	City - Storm Water Engineering	CDBG
43	2120 McCalla Ave	095BE006	KCDC	AVAILABLE	5 PTS RED PLAN	4/10/2008	HOMEMAKERS		Infill or Yard for neighbor	CDBG
44	2225 Martin Luther King Jr Ave	082OL022	KCDC	AVAILABLE	5 PTS RED PLAN	11/3/2003	HOMEMAKERS		GREEN SP	CDBG
45	2225 Martin Luther King Jr Ave	082OL022	KCDC	MATCHED	5 PTS RED PLAN	2/11/2004	HOMEMAKERS		KCDC GREEN SPACE	CDBG
46	2231 Martin Luther King Jr Ave	082OL021	KCDC	ON HOLD	5 PTS RED PLAN	1/30/2004	HOMEMAKERS		KCDC GREEN SPACE	CDBG
47	2400 Selma Ave	082NP001	KCDC	AVAILABLE	5 PTS RED PLAN	4/2/2004	HOMEMAKERS		INFILL	CDBG
48	2405 Martin Luther King	082OH025	KCDC	AVAILABLE	5 PTS RED PLAN	11/21/2008	RFP		RFP (2401, 2405, 2407)	CDBG
49	2407 Louise Ave	082NA014	KCDC	AVAILABLE	5 PTS RED PLAN	8/2/2004	HOMEMAKERS		RFP (2401, 2405, 2407)	CDBG
50	2411 Martin Luther King	082OH024	KCDC	ON HOLD	5 PTS RED PLAN	1/21/2005	RFP+H246		COMMERCIAL INFILL	CDBG
51	2431 Wilson	082NA025	KCDC	ON HOLD	5 PTS RED PLAN	3/31/2010	OTHER		INFILL	CDBG
52	2522 Wilson Ave	082ND007	KCDC	ON HOLD	5 PTS RED PLAN	9/24/2010	OTHER		INFILL	CDBG
53	2523 Selma Ave	082ND025	KCDC	MATCHED	5 PTS RED PLAN	4/28/2006	OTHER		infill - combine w/ prop 4402	CDBG
54	2529 Selma Avenue	082ND023	KCDC	ON HOLD	5 PTS RED PLAN	6/11/2012	ON HOLD		ON HOLD	CDBG: CD10.
55	2535 Louise Ave	082NB020	KCDC	AVAILABLE	5 PTS RED PLAN	8/15/2003	HOMEMAKERS		INFILL	CDBG
56	2547 Martin Luther King Blvd	082KU017	KCDC	ON HOLD	5 PTS RED PLAN	5/26/2006	RFP		To be determined	CDBG
57	2559 Wilson Ave	082NC019	KCDC	AVAILABLE	5 PTS RED PLAN	3/10/2007	HOMEMAKERS		Infill	CDBG
58	2563 Martin Luther King Ave	082KU016	KCDC	ON HOLD	5 PTS RED PLAN	1/27/2006	RFP		INFILL	CDBG
59	258 Cansler St (aka 0 Cansler)	094KD012	KCDC	MATCHED	MECH RED PLAN	5/8/1990	HOMEMAKERS	4/16/2012	Yard for neighbor	CDBG
60	3018 Johnston St	081JA032	KCDC	MATCHED	LONSDALE RED PLAN	6/18/2010	HOMEMAKERS	7/2/2013	INFILL	CDBG
61	308 Parham Street	082NA015	CITY	SURPLUSSED	5 PTS RED PLAN	8/30/2004	HOMEMAKERS		Side Yard	CDBG
62	309 Ben Hur Ave	082OK010	KCDC	ON HOLD	Taylor Homes Public Hd	2/27/2004	OTHER		Other	CDBG
63	3139 Johnston Street	081IG003	KCDC	MATCHED	LONSDALE RED PLAN	3/10/2009	HOMEMAKERS	6/20/2013	INFILL	CDBG: CD07.
64	319 S Chestnut	082NA022	KCDC	ON HOLD	5 PTS RED PLAN	4/9/2010	OTHER		INFILL	CDBG
65	321 S Chestnut	082NA024	KCDC	MATCHED	5 PTS RED PLAN	4/1/2009	OTHER		INFILL	CDBG
66	323 Ben Hur Ave	082OK013	KCDC	ON HOLD	Taylor Homes Public Hd	8/8/2003	OTHER		Other	CDBG
67	323 S Chestnut	082NA023	KCDC	MATCHED	5 PTS RED PLAN	2/13/2006	OTHER		INFILL	CDBG
68	3401 Thomas Street	081IR012	KCDC	MATCHED	LONSDALE RED PLAN	10/31/2014	HOMEMAKERS	10/28/2016	INFILL	CDBG (CD11.)
69	400 Curie Pl	082ND006	KCDC	MATCHED	5 PTS RED PLAN	2/22/2010	OTHER		INFILL	CDBG
70	405 Avenue C	123HM027	CITY	MATCHED	CHRONIC PROBLEM PR	3/1/2013	HOMEMAKERS	8/6/2013	Side Yard	GENERAL FUN
71	406 Curie Pl	082ND005	KCDC	MATCHED	5 PTS RED PLAN	6/5/2007	OTHER		INFILL	CDBG
72	4105 W. Martin Mill Pike	109PM019	KCDC	ON HOLD	VESTAL RED PLAN	4/14/2008	RFP-NH		COMMERCIAL INFILL	EZ
73	416 Curie Pl	082ND003	KCDC	MATCHED	5 PTS RED PLAN	12/30/2009	OTHER		INFILL	CDBG
74	420 Curie Pl	082ND002	KCDC	MATCHED	5 PTS RED PLAN	2/24/2006	OTHER		infill combine w/ prop 4403 aka 2	CDBG
75	513 Douglas St	094FQ022	KCDC		MECH RED PLAN	4/25/1997	HOMEMAKERS		may deed to neighbor	CDBG
76	604 Ben Hur Ave	082NP029	KCDC	AVAILABLE	5 PTS RED PLAN	4/30/2004	Homemakers		INFILL	CDBG
77	716 Fern St - consider for SURPLUS	082EF023	CITY	AVAILABLE	HOPE	7/26/2006	HOMEMAKERS		IN-Fill	CDBG
78	717 Chestnut St	082NN005 0	KCDC	ON HOLD	5 PTS RED PLAN	6/4/2004	OTHER		INFILL	CDBG
79	721 Chestnut St	082NN006 0	KCDC	ON HOLD	5 PTS RED PLAN	1/9/2004	OTHER		INFILL	CDBG
80	737 S. Chestnut	082NN010	KCDC	AVAILABLE	5 PTS RED PLAN	10/13/2006	HOMEMAKERS		infill	CDBG
81	740 S. Chestnut St	082NN009	KCDC	MATCHED/NH	5 PTS RED PLAN	10/18/2005	OTHER		ROW for intersection redesign - T	CDBG