



Consolidated Plan Program Years 2020-2024

Executive Summary

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

1. Introduction

The Consolidated Plan establishes the basis and strategy for the use of federal funds granted to the City of Knoxville by the U.S. Department of Housing and Urban Development (HUD) under the following programs: Community Development Block Grant (CDBG); HOME Investment Partnership Program (HOME); Housing for Persons with AIDS (HOPWA) and the Emergency Solutions Grant Program (ESG).

The City of Knoxville has continuously received direct HUD allocations of CDBG funds since 1989 and HOME funds since 1992. Although the City began receiving a direct HUD allocation of ESG funds in 1989, from 2014-2019 it received an allocation through the State of Tennessee instead. After six years, HUD informed the City it will again receive a direct allocation in year one (2020-2021) of this Consolidated Plan period. The City does not receive any HOPWA funds.

The Housing and Neighborhood Development (formerly Community Development) Department is the lead agency responsible for the development and implementation of the City of Knoxville's Consolidated Plan. The following plan spans five program years (PY) 2020-2024, beginning July 1, 2020, and ending June 30, 2025. The strategies and projects outlined in this plan are intended to benefit low- and moderate-income (LMI) residents, stabilize and improve neighborhoods with high concentrations of low- and moderate-income residents (known as low-moderate-income areas or LMAs), and positively impact the city as a whole. Strategies will coordinate with other federal and state grant programs and local initiatives to meet the objectives outlined in the plan. The Consolidated Plan builds on the strengths and accomplishments of current plans and will continue programs that support the five-year objectives.

The City of Knoxville also supports, with its local general funds, community development initiatives such as the acquisition and stabilization of chronic problem properties, commercial façade improvement, neighborhood stabilization and revitalization, and homelessness reduction and prevention services – all of which complement or enhance activities funded through this plan. These initiatives help to both

improve the built environment in low- and moderate-income neighborhoods, as well as the lives of people living in them.

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

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

Overview

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

1. Reduce and Prevent Homelessness - Increase affordable, permanent housing through rental housing development/rehabilitation, including permanent supportive housing development/rehabilitation; Prevent homelessness and displacement of LMI residents through emergency home repair, including accessibility modifications, homelessness prevention services, including case management and other supportive services, and housing assistance payments/public services; Connect people to resources through rapid re-housing assistance, case management, including housing navigation, health services (mental health and substance abuse), especially for especially vulnerable populations, employment and economic stability, street outreach, and mechanisms to measure impact and effectiveness of homeless programs and services (HMIS); Provide emergency shelter (including low barrier shelter); and Provide emergency services, including amenities that provide support for people currently living on the streets or in emergency shelter.
2. Stabilize and Revitalize Neighborhoods - Increase housing affordability through housing development, by partnering with Community Housing Development Organizations (CHDOs) and others and providing down payment and closing cost assistance to CHDO-homebuyers; Prevent displacement through housing rehabilitation, design and technical assistance, and home-based supportive services for special populations; and Support the stabilization and maintenance of blighted properties.
3. Create Economic Opportunity - Create job opportunities with HUD-funded affordable housing construction activities and HUD (and other)-funded construction activities; Support employment and job training, including workforce development; and Increase economic opportunity through the development of a construction-related job pipeline, creation of a central repository of contractors and sub-contractors, and support for capacity-building within the community.
4. Enhancing the Availability, Accessibility, and Quality of Affordable Housing - Increase affordable rental housing through new construction and rehabilitation; Increase affordable owner-occupied housing through new construction by partnering with CHDOs, Provide down payment and closing cost assistance to CHDO-homebuyers; Increase permanent supportive housing; Support energy conservation/efficiency in affordable housing development; and Support broadband internet in affordable housing development.

3. Evaluation of past performance

During the current five year Consolidated Plan period (PY2015-2019), the City of Knoxville was awarded \$11.72M in HUD grant funds (\$7.37M in CDBG and \$4.34M in HOME). The City has spent approximately \$14.6M in HUD funds during the first 4 years, the difference being funds remaining from previous years and program income received from loan payments paid by owner-occupied housing rehabilitation recipients. Results from Year Five (PY2019-2020) will be compiled after June 30 with accomplishments results in the City's 2019-2020 Consolidated Annual Performance and Evaluation Report (CAPER) expected to be released in September 2020.

PY2015-2019 Priority Need: Homelessness

The City of Knoxville received \$830,433 (about \$166,000 per year) in Emergency Solutions Grant (ESG) funds through the State of Tennessee/Tennessee Housing Development Agency (THDA) throughout the 2015-2019 Consolidated Plan period. The State ESG funds were primarily (75% or \$718,890) used to fund agencies to provide Rapid Re-housing services, a HUD priority area, that assist individuals and households who are literally homeless and/or fleeing domestic violence with housing relocation and stabilization services. The City also allocated \$816,500 (about \$163,300/year) in local funds over the five year period to agencies, the majority (69% or \$647,000) for emergency shelter and essential services, including transitional housing and services, for people who were literally homeless, at-risk for homelessness, and/or fleeing or attempting to flee domestic violence. Remaining ESG and City general funds were used for homelessness prevention, support for the Homelessness Management Information Systems (HMIS), street outreach, and grant administration. The City also contributed other local funds to support: the Office on Homelessness which coordinates Knoxville's Plan to Address Homelessness and assists in the Continuum of Care (CoC); case management services/homelessness prevention at two permanent supportive housing complexes (Minvilla Manor and Flenniken Landing) and at designated KCDC high-rise apartments serving people at high-risk of eviction; efforts to provide a safer environment for people who are unsheltered, which included physical improvements (picnic tables and bathrooms), security services, and street outreach; and (more recently) the rehabilitation of a building that offers low-barrier shelter at night and services to chronically homeless individuals while helping them obtain more permanent housing.

In the first four years of the five year Consolidated Plan period, 2,807 individuals received rapid re-housing services; 3,488 people received emergency shelter/essential services; 4,877 individuals received homelessness prevention services; and 98 received street outreach services. HMIS assisted 17 homeless agencies. During this time, 105 units of permanent supportive housing were created.

PY2015-2019 Priority: Affordable Housing

Almost \$12M or 80% of total HUD CDBG and HOME funds spent in the first four years were spent on affordable housing, the majority of that being spent on owner-occupied affordable housing rehabilitation, development, and down payment assistance to LMI home buyers. In 2016 and 2017, CAC, the City of Knoxville Office of Sustainability and multiple community groups collaborated on the Knoxville Extreme Energy Makeover (KEEM) program. Fueled by a \$15 million grant from the Tennessee Valley Authority, KEEM provided free, whole-home, direct-install energy-efficiency upgrades to nearly 1,300 lower-income families and educated more than 1,700 residents on how to manage their utility bills through energy-saving habits.

The partnerships developed from the KEEM program continue to benefit residents through KUB’s Round It Up program, which funds CAC’s Housing and Energy Services program, as well as TVA’s Home Uplift program, which provides energy-efficiency upgrades to homeowners with limited incomes.

CAC also manages the Lead-Based Paint Hazard Reduction and Healthy Homes programs, for which the City Housing and Neighborhood Development Department received \$3.6 million in grant funding.

2015-2018 Affordable Housing Accomplishments are outlined below:

Owner-occupied Housing	5 Year Goal	2015-2018	% Completed
1. Emergency/Minor Home Repairs	550	559	102 %
2. Accessibility Modifications	30	60	200 %
3. Weatherization	225	145	64 %
4. Houses Rehabilitated	75	43	57 %
5. New Housing Constructed (CHDOs)	22	28	127 %
6. Down-payment Assistance	28	27	96 %

Rental Housing	5 Year Goal	2015-2018	% Completed
1. Accessibility Modifications	20	28	140 %
2. Weatherization	125	102	82 %
3. Rental Rehabilitation and Development	20	26	130 %
4. New Rental Development (general funds*)		209 (+583 pending)	

*Since July 2017, the City has allocated \$12.6M in local general funds for the development of new affordable rental housing, with the largest portion of new units coming online in the 2020 calendar year.

The City initiates activities in *Redevelopment Areas* – areas where opportunities exist to improve economic opportunity and quality of life for city residents – and supports activities such as the acquisition and redevelopment of blighted and chronic problem properties, commercial façade improvement, and neighborhood revitalization activities, including infrastructure improvements with millions of local dollars annually. All of these activities complement or enhance activities funded with federal dollars through this plan. In 2016, the City began to use its general funds, rather than HUD funds, to support its non-housing/homelessness community development activities.

PY2015-2019 Priority: Neighborhood Stabilization

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

PY2015-2019 Priority: Economic Development

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

4. Summary of citizen participation process and consultation process

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

In consultation with the City's Office of Neighborhoods and Neighborhood Advisory Council (NAC), staff set a goal to be more accessible to all residents and neighborhoods by planning a series of neighborhood meetings across the city. The NAC and Office of Neighborhoods helped determine the best meeting locations and publicized the meetings through their neighborhood list-serve, newsletters, and social media sites. In all, eight public meetings were held across the city from August 19 through October 23, 2019. One-hundred and twenty-nine (129) people participated in the meetings, completed surveys and gave input on priority community needs. Another 400 people took the survey online and 94 people took the surveys through a "door-to-door" campaign in low/mod areas, for a total of 623 surveys completed.

While outreach via social media, online surveys, and meetings were successful in terms of reaching out to and including people and groups that may not be involved otherwise, engaging minority populations and residents of disadvantaged communities in a more meaningful way was a priority. Likewise, emerging issues such as youth homelessness and new organizations like the Next Step Initiative and Homeless Youth Advisory Board, made access to specific disadvantaged populations easier and also presented new and more meaningful opportunities for engagement.

Focus groups were organized by community leaders and advocates within their particular area of interest. The meetings were facilitated by Housing and Neighborhood Development staff and group participants were asked three questions: What's working well (services, etc. for their particular group) within the Knoxville community; What's not working well; and what are *your* ideas/solutions for improving services, etc.

Eleven (11) different focus group meetings, with nearly 150 participants, were held from July through October 2019, to consult with those most impacted by activities eligible under the plan, including people: of color; experiencing homelessness; with Limited English Proficiency (LEP); who are elderly; with disabilities; and/or living in low- and moderate-income neighborhoods (LMAs). Consultation with the Knoxville-Knox County Homeless Coalition, the Homeless Youth Advisory Board, the Knoxville NAACP's Equity in Housing discussion group, Socially Equal Energy Efficient Development (SEED), the City's Diversity Business Advisory Council, Bridge Refugee Services, CAC's Office on Aging, the Mayor's Council on Disability Issues, the Great Schools Partnership, and with non-profit and for-profit affordable housing developers provided valuable input, as well.

A questionnaire was developed with the same three questions for groups that were not able to participate in a focus group due to time constraints, etc. Questionnaires were sent to the City of Knoxville's Diversity Business Advisory Council, Bridge Refugee Services, the Knoxville NAACP, Americorps, Knox County Schools, Childrens' Hospital, Positively Living, and Broadband Internet Services Providers.

City staff also conducted an analysis of housing and other local data, including sources such as 211 East Tennessee, KnoxHMIS's Community Dashboard on Homelessness, Knoxville's Community Development Corporation (KCDC), the East Tennessee Development District (ETDD), the U.S. Department of Labor/Bureau of Labor Statistics, and the Comprehensive Housing Affordability Strategy (CHAS) and American Communities Survey (ACS), to identify community needs.

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

The Coronavirus/COVID-19 pandemic and states of emergency beginning in March 2020 delayed the release of the draft Consolidated and Annual Action plans and so a draft of this plan was made available online on June 24, 2020, for public review and a 30-day comment period. Guidance from the CDC and local health department on social distancing, as well as the closure of many public buildings, mean that a public hearing on the draft plans is not possible at this time. As part of its substantial amendments process to receive supplemental funding and certain waivers and flexibility under the CARES Act, the City revised its Citizen Participation Plan to adapt to these new conditions. City staff will give a 30-day public comment period so community members can review the draft plans and provide feedback. City staff will also present, at the beginning of the public comment period, a summary of the plans to City Council at their virtual workshop at 5:30 PM on June 25, 2020, via Zoom. The public may participate by watching online at CTVKnox.org or on the local access Community TV on cable television channels and emailing their feedback to City staff at lrust@knoxvilletn.gov. The release date, notice of the City Council workshop, and information on how to comment or ask questions, were advertised in the Knoxville News Sentinel, in the City's Office of Neighborhoods newsletter, and on the City's website and social media.

5. Summary of public comments

The following is a summary of findings from the City's Community Engagement process. City staff presented this information in a PowerPoint presentation at the January public meeting and posted a more detailed document of the findings online the day after the public meeting. That document is included as an attachment in the final submittal of the Consolidated Plan to HUD.

Homelessness Needs ranked highest "priority need category" overall in the surveys. Within this category, survey respondents ranked *Affordable Permanent Housing* as the most important need of those experiencing homelessness. Data from *KnoxHMIS's Community Dashboard on Homelessness* corroborates that people experiencing homelessness cite "No Affordable Housing" as the primary cause for their homelessness (Knox HMIS, for October 1-December 31, 2019). According to the Community Needs survey, *Homelessness Prevention* and *Supportive Services Connecting People to Resources* ranked

second and third highest within the Homelessness Needs category. Data from the Community Dashboard on Homelessness shows “evictions,” are an ongoing issue, which also point to the need for further homelessness prevention services. Some of the other causes for homelessness including mental health/health and domestic violence, show a need for supportive services.

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

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

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

Participants at public and neighborhood meetings, as well as focus group participants, expressed concerns that neighborhoods are losing affordable housing to “house-flippers” and a desire to increase opportunities for residents, especially in LMI neighborhoods, to benefit not just from repairs on their houses, but also from the construction job opportunities that come with the housing repair programs. Overall, participants said they want better communication and relationships between neighborhoods

and the City, especially with the KPD, to improve neighborhood safety and security. Participants said they would like to see: increased police and Neighborhood Watch presence; street lights and other infrastructure improvements to improve accessibility and reduce crime; implementation of street cameras and lowering speed limits in neighborhoods; violence prevention and limiting access to guns; better community interaction to curb violence and illegal activities; more Spanish-speaking police officers and police officers who are trained to communicate with individuals with disabilities; and improved relationships between KPD and people experiencing street homelessness.

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

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

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

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

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

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

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

Other related comments include: construction jobs should be targeted as an opportunity for minority residents, as they pay living wages and provide highly valuable skills for the employees and the recommendation of creating a central repository of local general construction and home improvement contractors. It potentially could include a portal with projects, ratings of past work, and offer other assistance for both contractors and organizations. These goals would help the City meet Diversity Business Enterprise (DBE) goals to provide opportunity to small, minority- and women-owned businesses, and HUD Section 3 requirements (giving preference to local businesses that hire LMI and public housing residents for jobs).

Other Priority Needs Categories

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

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

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

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

Accessibility in housing was very important to focus group participants who have a disability and for seniors/elderly, as noted below.

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

Comments about *Homeownership Needs* included the need for: New government-subsidized housing that is 100% accessible; Housing rehabilitation, including emergency and minor home repairs to address mold, lead in water; Down payment assistance, especially for home-buyers with student loan debt; Information about predatory lending; and an Increase in after-rehab values (CHDO requirement comment from Affordable Housing Developers focus group).

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

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

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

All feedback from the community engagement process is available as an attachment to this document. All comments from the process were included in the strategic planning process, however, comments have been summarized here. In some cases, individuals’ names and focus groups names were eliminated to protect the privacy of the participants. Comments on the draft Consolidated Plan will be included in the final plan.

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

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

7. Summary

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

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

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

Coronavirus/COVID-19 Update: In March 2020, the World Health Organization declared the coronavirus disease 2019 ("COVID-19") outbreak a pandemic, and the President declared the outbreak a national emergency. On March 27, 2020, the President signed the \$2.2 trillion Coronavirus Aid, Relief, and Economic Security (CARES) Act into law, which, among other important measures, provides for: supplemental Community Development Block Grant funding (CDBG-CV) to prevent, prepare for, and respond to COVID-19; flexibility for CDBG grantees to make it easier to use CDBG-CV for fiscal years 2019 and 2020 CDBG grants for coronavirus response; supplemental Emergency Solutions Grant (ESG-CV) funding to prevent, prepare for, and respond to the coronavirus among individuals and families who are homeless or receiving homeless assistance and homelessness prevention activities; and certain waivers of HUD requirements. The City of Knoxville was notified by HUD on April 2, 2020, that it would receive \$1,036,418 in CDBG-CV and \$513,272 in ESG-CV funds, along with information about flexibility and waivers of certain regulations and requirements. These priority projects and activities will benefit eligible

individuals and households residing in Knoxville adversely impacted by the coronavirus/COVID-19 and its economic impact. The City prepared and submitted Substantial Amendments to its PY2019-2021 Annual Action Plan, required by HUD to receive and program the supplemental funds. In addition to the CDBG-CV and ESG-CV funds, \$167,760 in prior year CDBG funds will be added to priority Coronavirus/COVID-19 projects. HUD released further information about a second allocation of ESG-CV funds on June 9, 2020, from the CARES Act. HUD developed a new formula for distributing \$2.96B in awards, accounting for variables that quantify the population currently experiencing and at-risk of homelessness, including: Total Homeless Population; Unsheltered Homeless Population; Total Very Low Income (VLI) Renters; and VLI Renters that are Overcrowded or without a Kitchen or Plumbing. HUD announced funding under this second round of ESG-CV through a spreadsheet online, saying an award letter will follow. The City of Knoxville will be allocated \$2,221,592. Information about this second round of funding is still pending.

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

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

City of Knoxville Housing and Neighborhood Development Department

Attn: Linda Rust, Community Development Administrator

P.O. Box 1631

Knoxville, TN 37901

(865) 215-2357

LRust@knoxvilletn.gov

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

1. Introduction

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

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

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

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

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

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

The City of Knoxville, along with the CoC and other community partners has adopted a community *Plan to Address Homelessness*, which establishes strategies and priorities for addressing all homeless persons, including specific components for chronic homelessness, families with children, veterans, and

unaccompanied youth. The community plan is used to guide CoC efforts and is reflected in the priorities set forth in this Consolidated Plan.

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

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

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

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

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

HUD identifies categories of organizations to consult with during the Plan's development: public and private agencies that provide assisted housing; health services; fair housing services for children, veterans, youth, elderly, persons with disabilities, persons living with HIV/AIDS, and their families; and, when preparing its homeless strategy, the Continuum of Care (CoC) and other agencies that provide homeless assistance and homelessness prevention services. The Housing and Neighborhood Development staff conducted an extensive community engagement effort to gather feedback from individuals who fit these categories. A more detailed summary of these efforts can be found above in Section ES-05, Question #4. The full record of feedback received from the community engagement process is included in the Attachments.

Table 2 – Agencies, groups, organizations who participated

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 3 – Other local / regional / federal planning efforts

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

The City of Knoxville partners with other public entities, such as the Knoxville-Knox County Community Action Committee, Knoxville-Knox County Planning, the Transportation Planning Organization, Knox County Community Development, and the State of Tennessee in the implementation of the Consolidated Plan.

Narrative (optional):

The City of Knoxville partnered with the Knox County Community Development Department on some of the elements of the Consolidated Plan, including the Analysis of Impediments to Fair Housing Choice (AI) and the Environmental Review Record. Additionally, City staff attended most of Knox County's Consolidated Plan public and stakeholder meetings.

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

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

Extensive efforts were made to engage community members of all ages, demographics, zip codes, and backgrounds in the strategic planning process. New trends and technologies (like social media, hashtags, crowd-sourcing, and mobile device compatibility) were used to reach younger citizens. Focus groups were held at community centers and a senior center to engage older citizens. Important meetings were duplicated in the morning and evening for day shift/night shift workers. Four duplicated meetings were held in north, south, east, and west areas of the city to reduce transportation barriers. Citizens were invited to submit comments by email, social media, mail, in-person, over the phone, with “class-room clickers” and by online survey. Meetings were held in English and Spanish and all marketing material included verbiage about how interested citizens could get an interpreter or accessibility accommodation to attend a meeting. Focus groups were often held back-to-back with other community meetings to eliminate transportation/childcare/other logistical barriers. All comments from these efforts were accepted and considered in the development of this Consolidated Plan.

Knoxville’s Housing and Neighborhood Development (formerly Community Development) Department staff developed a survey to ascertain people’s opinions about community needs from the perspective of publicly provided services, including those that could be funded with HUD CDBG, HOME, and ESG programs. Nine questions were asked about different *categories* of community needs: Neighborhood Needs, Home Ownership Needs, Rental Housing Needs, Homeless Needs, Special Populations’ Housing and Service Needs, Economic Development Needs, Public Service Needs, Public Facility Needs, and Public Infrastructure Needs. Respondents picked the top 'community needs' that they felt were most important.

Staff updated its previous online survey instrument (created in 2014): adding *Broadband Internet Accessibility* and (physical) *Accessibility Modifications* as selections in *Homeowner Housing* and *Rental Housing* questions; expanding *Homeless Needs* selections to include *Rapid Re-housing* and *Street Outreach*; *Housing Needs of Special Populations* was expanded to ascertain the housing and services needs for more specific populations, such as homeless youth, people with developmental disabilities and mental illness, people with substance abuse/addictions, etc. (*Public Services Needs* category reflected some of these changes as well); and lastly, *the Infrastructure Needs* category was expanded to ascertain the priority of street improvement needs by the type of user (pedestrian, bicycle, vehicle).

The online survey could be accessed from either a computer, tablet or a smart phone with internet service. Publicity for the survey included: a “kick-off” event; media advisory; through the City’s web and Facebook pages; the Office of Neighborhood’s list serve and weekly newsletter; by several news media organizations; and other methods including distributing fliers with the survey web address throughout the community, at libraries, community centers, and social service agencies. The survey went *live* online on July 11, 2019, and ended on October 7, 2019. Four-hundred (400) respondents took the survey online.

Consultation was held with City’s Office of Neighborhoods and Neighborhood Advisory Council (NAC) with the goal to better engage and be more accessible to all residents and neighborhoods. A series of neighborhood meetings was planned across the city – north, south, east and west. The NAC and Office

of Neighborhoods helped determine the best meeting locations and publicized the meetings through their neighborhood list-serve, newsletters, and social media sites.

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

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

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

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

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

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

A draft of the AI was made available on April 1, 2020, for public review and comment for a 30-day period. The final plan and documents will be available on the City’s website and in print form in the Housing and Neighborhood Development Department, City-County Building, 400 Main Street, Fifth Floor. A public hearing was planned for April 28, 2020, but it was cancelled because of a City of Knoxville Executive Order to cancel all City of Knoxville events due to COVID-19.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community East Knoxville Neighbors	28 people attended.	August 19, 2019 Public Meeting. See attached comments.	There were not any comments that were not accepted	
2	Public Meeting	Non-targeted/broad community North Knoxville Neighbors	21 people attended.	August 20, 2019 Public Meeting. See attached comments.	There were not any comments that were not accepted.	
3	Public Meeting	Non-targeted/broad community West Knoxville Neighbors	7 people attended.	August 22, 2019 Public Meeting. See attached comments.	There were not any comments that were not accepted.	
4	Public Meeting	Non-targeted/broad community South Knoxville Neighbors	16 people attended.	August 26, 2019 Public Meeting. See attached comments.	There were not any comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community	9 people attended.	September 26, 2019 Public Meeting (evening). See attached comments.	There were not any comments that were not accepted.	
6	Public Meeting	Non-targeted/broad community	13 people attended.	September 27, 2019 Public Meeting (morning). See attached comments.	There were not any comments that were not accepted.	
7	Public Meeting	Minorities SEED Staff and Students	23 people attended.	September 17, 2019 SEED Polling Meeting. See attached comments.	There were not any comments that were not accepted.	
8	Public Meeting	Residents of Public and Assisted Housing Knoxville Tenants' Council	8 people attended.	October 23, 2019 Knoxville Tenants' Council Polling Meeting. See attached comments.	There were not any comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Door-to-Door Survey Outreach	Minorities Door-to-Door Survey Outreach	The City of Knoxville partnered with SEED to conduct door-to-door outreach to people who are typically under-represented and living within areas of low income and minority concentration. 94 households completed the survey.	See attached comments.	All attempts were made to include all comments; however, some data was unusable because the questions were answered incorrectly. Those entries were removed to protect data quality.	
10	Door-to-Door Survey Outreach	Non-targeted/broad community	400 individuals completed a "Community Needs" survey online.	See attached comments.	All attempts were made to include all comments; however, some data was unusable because the questions were answered incorrectly. Those entries were removed to protect data quality.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Door-to-Door Survey Outreach	People experiencing homelessness	7 people attended.	July 25, 2019 Focus Group with Next Step Initiative (people living outdoors/on-the-street and outreach staff). See attached comments.	There were not any comments that were not accepted.	
12	Door-to-Door Survey Outreach	People experiencing homelessness	13 people attended.	August 29, 2019 Focus Group with Knoxville's Youth Advisory Board (a board made up of youth experiencing homelessness). See attached comments.	There were not any comments that were not accepted.	
13	Door-to-Door Survey Outreach	Minorities	11 people attended.	August 6, 2019 Focus Group with Knoxville's NAACP (members of the Housing Committee and meeting attendees). See attached comments.	There were not any comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
14	Door-to-Door Survey Outreach	Minorities	15 people attended.	August 28, 2019 Focus Group with Latinx Advocates. See attached comments.	There were not any comments that were not accepted.	
15	Door-to-Door Survey Outreach	Minorities Non-English Speaking - Specify other language: Spanish	22 people attended.	September 16, 2019 Focus Group with Lonsdale Elementary School parents and others (Spanish-speaking). See attached comments.	There were not any comments that were not accepted.	
16	Door-to-Door Survey Outreach	Persons with disabilities	17 people attended.	September 13, 2019 Focus Group with the Mayor's Council on Disability Issues (CODI). See attached notes.	There were not any comments that were not accepted.	

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

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
19	Door-to-Door Survey Outreach	Low- and Moderate-Income Residents and Areas	11 people attended.	September 20, 2019 Focus Group with Great Schools Partnership Community Schools (Knox County Schools Resource Coordinators and staff). See attached notes.	There were not any comments that were not accepted.	
20	Door-to-Door Survey Outreach	Non-targeted/broad community Individuals in the City County Government Building	171 individuals provided comments.	July 11, 2019 Sticky Note Crowdsourcing Event. 171 individuals provided feedback about "What Knoxville Needs". See attached comments.	Comments that included profanity were not included. All other comments were accepted.	
21	Internet Outreach	Non-targeted/broad community City of Knoxville - Government Facebook page followers	1,100 individuals viewed video, 4 individuals provided comments, 25 individuals "Liked" post, and 12 individuals "Shared" post.	July 11, 2019 Facebook Live video of Sticky Note Crowdsourcing Event. See attached comments.	There were not any comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
22	Internet Outreach	Knoxville Neighborhood Leaders	104 neighborhood leaders emailed.	An email blast was sent to the leaders of Knoxville's neighborhood organizations sharing information about the online survey and upcoming neighborhood public meetings. See attached comments.	There were not any comments that were not accepted.	
23	Internet Outreach	Non-targeted/broad community City of Knoxville - Government Facebook page followers	Hundreds of Facebook page followers were reached.	The City of Knoxville's Communications Department used the hashtag #KnoxvilleNeeds to bring awareness to the public meetings and online survey. See attached comments.	There were not any comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
24	Internet Outreach	Non-targeted/broad community Knoxville Neighborhood Leaders	Hundreds of Neighborhood Advisory subscribers were reached.	The City of Knoxville's Office of Neighborhoods shared information about upcoming citizen participation opportunity related to the Consolidated Plan in their weekly newsletter on multiple occasions. See attached comments.	There were not any comments that were not accepted.	
25	Door-to-Door Survey Outreach	Non-targeted/broad community Clients/Staff of Local Nonprofits/Agencies	18 local nonprofits/agencies were asked to post flyer.	Flyer with information about upcoming public meetings and online survey was posted at various sites around the city. See attached comments.	There were not any comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
26	Newspaper Ad	Non-targeted/broad community		Notice of Public Hearings was posted in the Knoxville News Sentinel on September 11, 2019. See attached comments.	There were not any comments that were not accepted.	
27	Newspaper Ad	Non-targeted/broad community		Notice of Public Hearings was posted in the Knoxville News Sentinel in January 2020 to announce the January 21, 2020 Public Meeting. See attached comments.	There were not any comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
28	Door-to-Door Survey Outreach	Non-targeted/broad community		Article sharing information about the Consolidated Plan online survey and upcoming public meetings was published on August 25, 2019 in The Knoxville Focus (a free local newspaper). See attached comments.	There were not any comments that were not accepted.	
29	Internet Outreach	Non-targeted/broad community		Article sharing information about the Consolidated Plan online survey and upcoming public meetings was published on July 19, 2019 on The Compass's website. See attached comments.	There were not any comments that were not accepted.	

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

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
31	Internet Outreach	Non-targeted/broad community		City of Knoxville blog post sharing information about the Consolidated Plan online survey and upcoming public meetings was published on July 18, 2019 on the City of Knoxville's website. See attached comments.	There were not any comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
32	Door-to-Door Survey Outreach	Non-targeted/broad community		Mayor Rogero announced the upcoming public meetings and online survey for the Consolidated Plan in her "Mayor's Report" during the August 13, 2019 City Council Meeting. See attached comments.	There were not any comments that were not accepted.	

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

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

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

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

Comprehensive Housing Affordability Strategy (CHAS) data is a special tabulation of data from the U.S. Census Bureau's American Community Survey (ACS) available to HUD that is largely not available through standard Census sources. HUD provides this information to local governments for the purposes of understanding their community's housing characteristics to help in planning for housing needs. The CHAS data provides counts of the numbers of specific types of households that fit HUD-specified criteria - family size, households with elderly people or children present, income levels, race/ethnicity, etc. - that are at-risk of having housing problems. The data also provides counts of renters and homeowners at different income levels of area median income (AMI) that experience housing problems such as substandard housing units, overcrowding and affordability issues. Unfortunately, the CHAS and ACS data is outdated. HUD provided data from the 2011-2015 (5 Year Estimate) ACS by pre-populating the tables in this section of the Consolidated Plan. While there is more recent data (2012-2016 5 Year Estimate was released August 5, 2019), it is also over 4 years old and more limited in the information provided. Where appropriate and noted in the document, data was accessed from other sources such as US Census' American Fact Finder website for other information needed to supplement the pre-populated tables or to make some comparisons with more recent, more generalized data.

The City conducted a community survey over about three months in the summer of 2019, through a series of public meetings held around the city, online, and through door-to-door contact. The top three areas of community needs identified by 623 survey respondents included: Homelessness; Neighborhood Needs; and Economic Development. Due to its impact on many different types of needs, including on homelessness and the economy, affordable housing was not listed as a stand-alone survey question.

Affordable Permanent Housing was the most important need of those experiencing homelessness, followed by *Homelessness Prevention* and *Supportive Services Connecting People to Resources*. Within the Neighborhood Needs category, respondents ranked *Affordability of Housing* as the most important need in neighborhoods, followed by *Public Services (crime prevention, substance abuse/addiction, health, mental health, employment and job training services, recreation, energy conservation, etc.)*, and *Overall Quality of Life in the Neighborhood (walkability, safety)*. Within Economic Development Needs, *Job Creation and Start-ups and Business Expansion*, were very closely ranked as highest priority within this category. *Support for Existing Businesses in Redevelopment Areas* ranked close to highest. Housing instability and its consequences, not only impacts every area of life for individuals and families, but also impacts neighborhood and economic stability and a city's well-being as a whole. A city's social, economic, psychological, spiritual, and physical state are impacted on multiple fronts by housing instability. Increased poverty, homelessness, more expensive crisis intervention, the impact of transient residency on schools and other public services are some examples. But maybe most

importantly, the loss of the potential of human capital is a significant "cost" of housing instability to a city. When individuals and families face a housing crisis, whether it be an eviction or foreclosure, fleeing a domestic violence situation, or even an unpaid utility bill, it impacts every aspect of their quality of life. Homelessness can contribute to, and be exacerbated by a multitude of maladies including mental illness, substance abuse disorders and other family tension. It is extremely difficult, if not impossible, to be a productive employee and contributor to community when one lacks a regular, consistent, safe home. Conversely, when a city's citizens have stable housing that is affordable and meets their needs, they are much more likely to provide a stable home and family life, a productive employment base, contribute to their community, and an empowered constituency.

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

Summary of Housing Needs

Recent data from *KnoxHMIS's* Community Dashboard on Homelessness affirms what respondents to the City's Community Needs survey said. People experiencing homelessness cite "No Affordable Housing" as the primary cause for their homelessness (Knox HMIS, for October 1-December 31, 2019). Other local data such as *211 East Tennessee*, national data (American Communities Survey) and other sources (RentJungle.com, Zillow.com) confirm the need for affordable housing. "Housing and Shelter" and "Utilities" made up 54.9% of all calls for assistance received by 211 East Tennessee (January 2019-January 2020) for the area. American Communities Survey (ACS) used by HUD to develop its Comprehensive Housing Affordability Strategy (CHAS) data, released in August 2019 for 2012-2016, showed that more than a third (34%) of city households are *cost-burdened*, paying more than 30% of their monthly incomes in housing costs. Data from commercial websites, RentJungle.com and Zillow.com, show increasing rent (26% increase from 2012-2016) and home sales (10% increase for the same period), compared to a 5% increase in household incomes (2012-2016 ACS data) for the same time period.

Participants at public meetings and focus groups, expressed concerns that neighborhoods are losing affordable housing to "house-flippers" and a desire to increase opportunities for residents, especially in LMI neighborhoods, to benefit not just from repairs on their houses, but also from the construction job opportunities that come with the housing repair programs.

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

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

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

The need for additional permanent supportive housing (rental housing with supportive services attached) ranked highest overall in *Homelessness Needs*. Public comments included: need for more public housing; housing for homeless youth and homeless college students; long-term care housing; and increased housing opportunities for veterans.

Comments about *Homeownership Needs* included the need for: More affordable single-family housing, especially for middle-income households; Lower fixed-rates for KUB utilities; Education for homeowners on how to lower energy usage; increased weatherization; New government-subsidized housing that is 100% accessible; Housing rehabilitation, including emergency and minor home repairs to address mold, lead in water; Down payment and closing cost assistance, especially for home-buyers with student loan debt; Information about predatory lending; and an Increase in after-rehab values (CHDO requirement comment from the Affordable Housing Developers focus group). Many lower-income families may have access to broadband internet, they can't afford the cost of a computer and high speed internet subscription. *Accessibility Improvements* in owner-occupied housing was very important to focus group participants who have a disability and/or are elderly. With an aging population demographic, this is will be a growing need.

Housing and Services Needs for People with Mental Illness ranked as highest priority within the *Special Populations' Housing and Service Needs* category. *Housing and Services for People Experiencing Domestic Violence* and *Housing and Services for People Experiencing Homelessness* ranked second and third highest priority, respectively within the category. Participant comments included concerns about the growing need to fill the gap in mental health services since the closing of mental health facilities in Knoxville in recent years. Related to these concerns are the needs of homeless populations for emergency shelter and services, as well as permanent supportive housing with a treatment component to address mental health, drug abuse/addiction, and behavioral health.

Data, even when it's a few years old, is still helpful in enumerating the number of households in the city of Knoxville impacted by affordable housing shortages described more recently with local data above. It is also informative to show trends when compared to previous time periods. The following tables in the Needs Assessment (NA) and Market Analysis (MA) sections come from 2011-2015 American Community Survey (ACS) 5-Year Estimate and were pre-populated by HUD in the Consolidated Plan template. When available and where appropriate, other sources of information have been added and noted with their source and time period for comparison. Narrative and charts were developed to assist in analysis of the data provided. Together with the community surveys, they aid in ground-truthing the ACS data. *Ground-truthing* is a term that means to help confirm or validate, especially by direct observation on the ground, rather by interpretation of indirectly or remotely obtained data (Lexico.com).

The following table is based on comparing 2005-2009 base year American Communities Survey (ACS) data with 2011-2015.

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

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

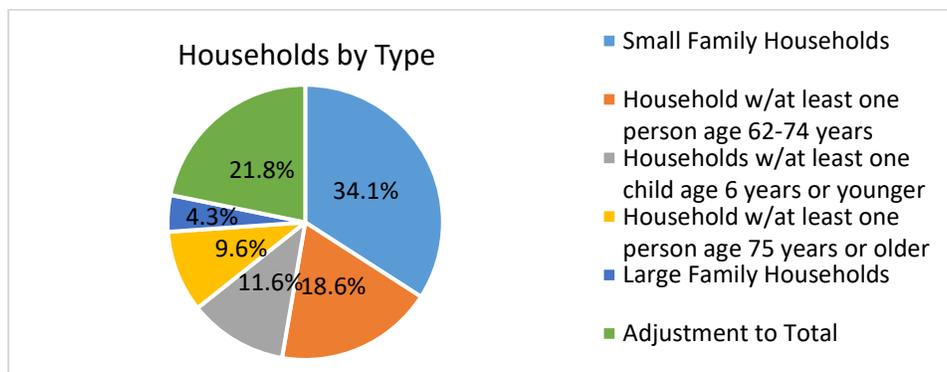
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	16,485	12,735	16,595	8,650	26,625
Small Family Households	4,720	3,385	5,010	2,780	11,740
Large Family Households	880	425	555	480	1,140
Household contains at least one person 62-74 years of age	2,144	3,080	3,265	1,584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

Table 6 - Total Households Table

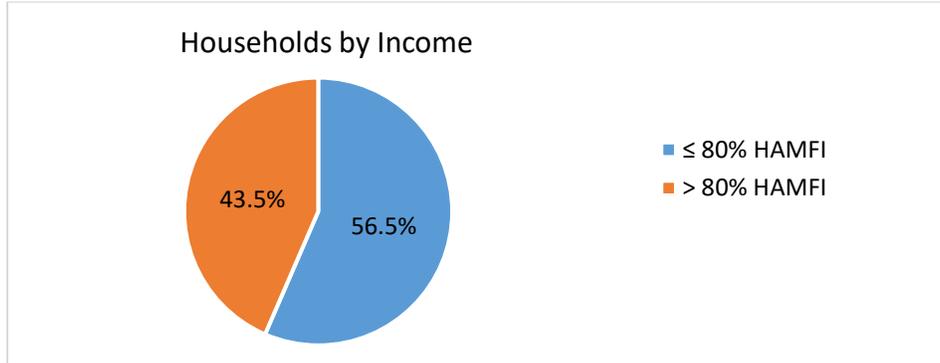
Data Source: 2011-2015 CHAS

Table 6 – Total Households Table shows the number of households in the city of Knoxville by household type and HAMFI. HAMFI is the HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. Note that numbers by household type do not equal the Total Households number. There are households that don’t fit any of the listed household types, such as single person households. There may also be overlap of households that are either Small or Large and contain at least one child age 6 years or under, or at least one person age 62-74 years, or age 75 years or older. These households are reflected within the “adjustment to the total” below.

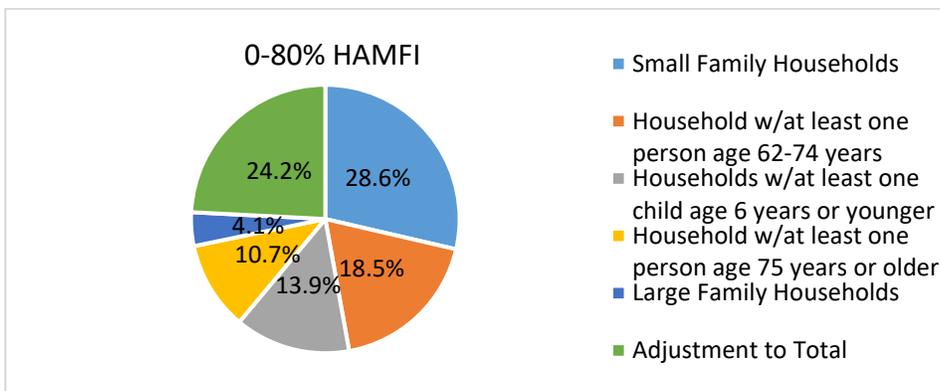
Of the total number of households (81,080) in the city of Knoxville in the table, the largest share were Small Family Households (34.1%), followed by (in descending order): Households with at least one person age 62-74 years (18.6%); Households with at least one child age 6 years or younger (11.6%); Households with at least one person age 75 years or older (9.6%); and lastly, Large Family Households (4.3%). Households within the “adjustment to the total” were 21.8%. See below.



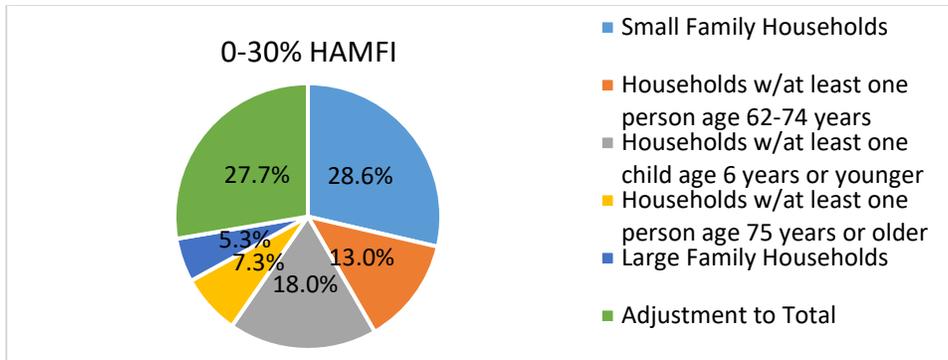
Households within 0-80% HAMFI are considered *Low Income* by HUD. Of the total number of households (81,080), more than half (45,815 or 56.5%) were within 0-80% HAMFI.



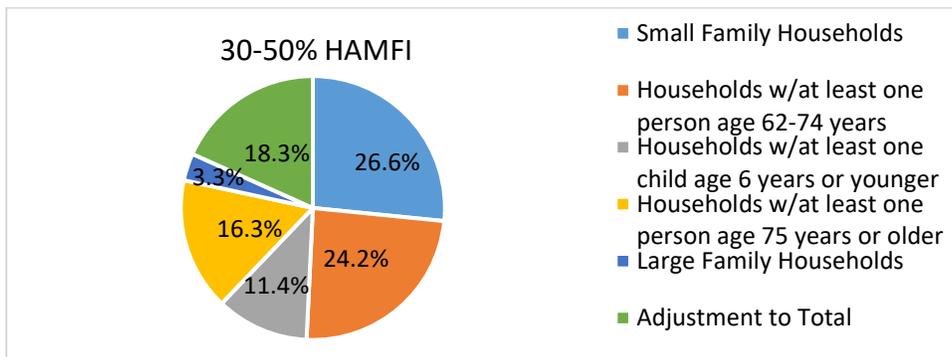
Of the total households within 0-80% HAMFI (45,815), the largest share of households were Small Family Households (28.6%), followed by (in descending order): Households with at least one person age 62-74 years (18.5%); Households with at least one child age 6 years or younger (13.9%); with at least one person age 75 years or older (10.7%); and lastly, Large Family Households (4.1%). Households within the “adjustment to the total” were 24.2%. See below.



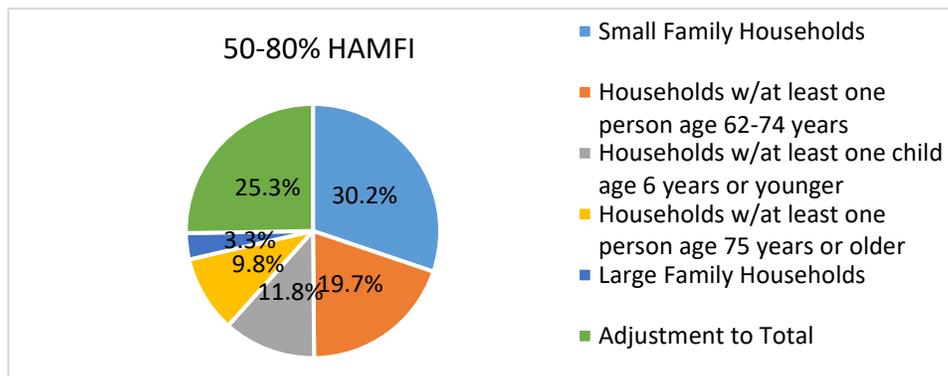
Households within 0-30% HAMFI are considered by HUD to be *Extremely Low Income*. Of the total number of households (81,080), 16,485 (20.3%) were within 0-30% HAMFI. The largest shares of households within 0-30% HAMFI (in descending order) were: Small Family Households (28.6%); Households with at least one child age 6 years or younger (18%); Households with at least one person is age 62-74 (13%); Households with at least one person is age 75 or older (7.3%); and lastly, Large Family Households (5.3%). Households within the “adjustment to the total” were 27.7%. See below.



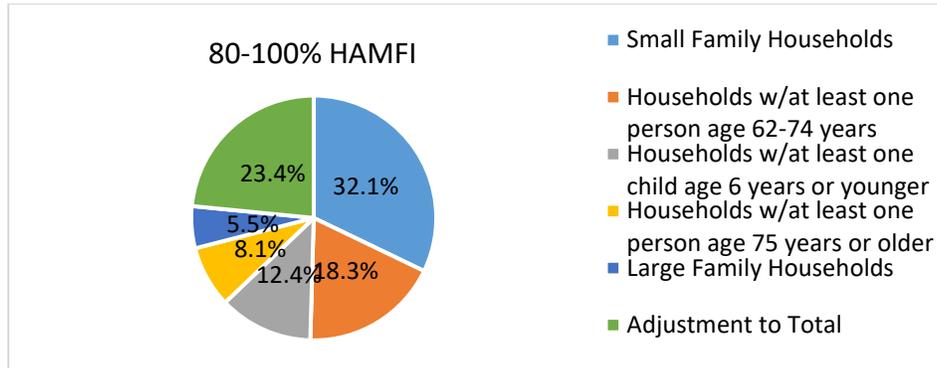
Households within 30-50% HAMFI are considered *Low Income* by HUD. Of the total number of households (81,080), 12,735 (15.7%) were within 30-50% HAMFI. The largest shares of households within 30-50% HAMFI (in descending order) were: Small Family Households (26.6%); Households with at least one person age 62-74 years (24.2%); Households with at least one person age 75 years or older (16.3%); Households with at least one child age 6 years or under (11.4%); and lastly, Large Family Households (3.3%). Households within the “adjustment to the total” were 18.3%. See below.



Households within 50-80% HAMFI were considered *Moderate Income* by HUD. Of the total number of households (81,080), 16,595 (20.5%) were within 50-80% HAMFI. The largest shares of households within 50-80% HAMFI (in descending order) were: Small Family Households (30.2%); Households with at least one person age 62-74 years (19.7%); Households with at least one child age 6 years or under (11.8%); Households with at least one person age 75 years or older (9.8%); and lastly, Large Family Households (3.3%). Households within the “adjustment to the total” were 25.3%. See below.



Lastly, of the total number of households (81,080), 8,650 (10.7%) were within 80-100% HAMFI. The largest shares of households within 80-100% HAMFI (in descending order) were: Small Family Households (32.1%); Households with at least one person age 62-74 years (18.3%); Households with at least one child age 6 years or under (12.4%); Households with at least one person age 75 years or older (8.1%); and lastly, Large Family Households (5.5). Households within the “adjustment to the total” were 23.4%. See below.



Housing Needs Summary Tables

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

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

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

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

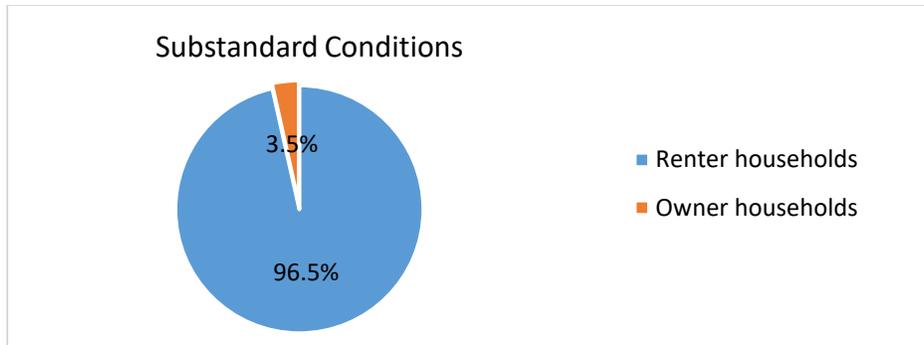
1. Housing Problems (Households with one of the listed needs)

Table 7 - Housing Problems Table shows Renter households and Owner households by income categories of Area Median Income (AMI) up to 100% and by five categories of housing problems and one category of zero or negative income and none of the housing problems. HUD defines housing problems as: 1. Housing conditions that are substandard, that is the housing unit lacks a complete kitchen or complete operable plumbing; 2. Housing that is overcrowded, with 1.01 or more occupants per room, or severely overcrowded with more than 1.51 occupants per room; and 3. Housing that is unaffordable, meaning monthly housing costs (including rent or mortgage and utilities) are greater than 30% of monthly household income for the owners or tenants, also known as *cost-burden*. Housing costs that are greater than 50% of household income is also known as *severe cost-burden*. Table 7 does not represent total number of households.

Of all households within 0-100% AMI:

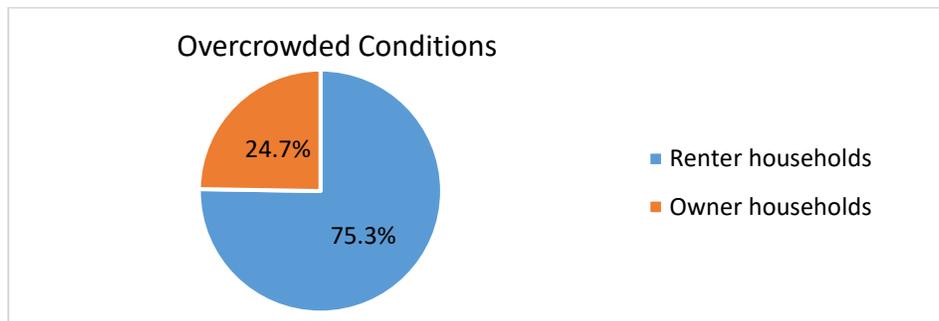
1. 715 households lived in *substandard housing*, lacking complete plumbing or kitchen facilities. Of that total:

- 690 were Renter households, 595 of which were within 0-80% AMI: 245 within 0-30% AMI; 225 within 30-50% AMI; and 125 within 50-80% AMI. Another 95 households were within 80-100% AMI, and
- 25 were Owner households, all of which were within 0-80% AMI: 0 within 0-30% AMI; 15 within 30-50% AMI; and 10 within 50-80% AMI.



2. 683 households lived in *overcrowded conditions* (with >1.51 people per room) and had complete kitchen and plumbing. Of that total:

- 514 (75.3%) were Renter households, all of which were within 0-80% AMI: 205 within 0-30% AMI; 204 within 30-50% AMI; and 105 within 50-80% AMI, and
- 169 (24.7%) were Owner households, 134 of which were within 0-80% AMI: 10 within 0-30% AMI; 29 within 30-50% AMI; and 95 within 50-80% AMI. Another 35 households were within 80-100% AMI.

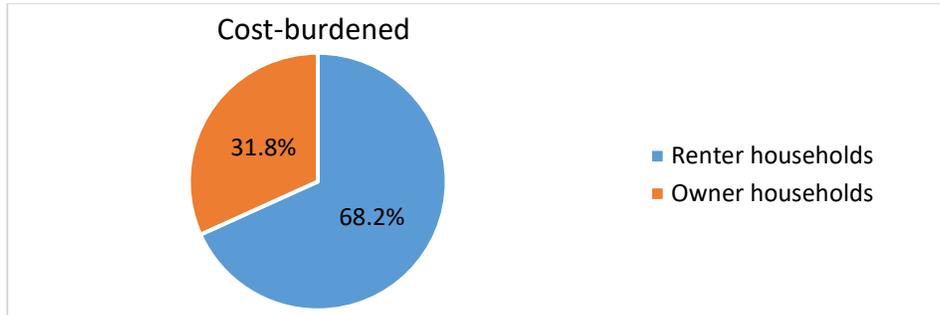


3. 240 households lived in *severely overcrowded conditions* (with 1.01-1.5 people per room) and had complete kitchen and plumbing, all of which were Renter households. No Owner households were shown to be living in these conditions. Of the total renters living in severely overcrowded conditions, 195 were within 0-80% AMI: 100 within 0-30% AMI; 40 within 30-50% AMI; and 55 within 50-80% AMI. Another 45 households were within 80-100% AMI.

4. 13,048 households were *cost-burdened*, having a housing cost burden greater than 30% of their income. Of that total:

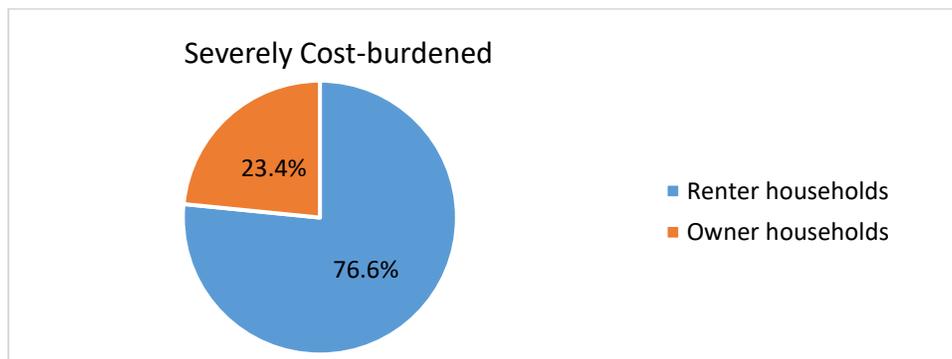
- 8,903 (68.2%) were Renter households, 8,638 of which were within 0-80% AMI: 1,414 within 0-30% AMI; 3,485 within 30-50% AMI; and 3,739 within 50-80% AMI. Another 265 households were within 80-100% AMI, and

- 4,145 (31.8%) were Owner households, 3,360 of which were within 0-80% AMI: 550 within 0-30% AMI; 1,040 within 30-50% AMI; and 1,770 within 50-80% AMI. Another 785 households were within 80-100% AMI.



5. 13,359 households were *severely cost-burdened*, having a housing cost burden greater than 50% of their income. Of that total:

- 10,230 (76.6%) were Renter households, 10,175 of which were within 0-80% AMI: 7,525 within 0-30% AMI; 2,465 within 30-50% AMI; and 185 within 50-80% AMI. Another 55 households were within 80-100% AMI, and
- 3,129 (23.4%) were Owner households, 3,085 of which were within 0-80% AMI: 1,555 within 0-30% AMI; 1,165 within 30-50% AMI; and 365 within 50-80% AMI. Another 44 households were within 80-100% AMI.



5. 1,939 households had *zero or negative income*, were not overcrowded or severely overcrowded, were not cost burdened or severely cost-burdened, and had complete kitchen and plumbing. Of that total, 1,780 were Renter households, all of which were within 0-30% AMI, and 159 are Owner households, all of which were within 0-30% AMI.

While limited in detail, more recent data (2013-2017 ACS, 5-Year Estimate) show:

- A total of 79,458 occupied housing units in the city of Knoxville (*81,080 total households were reported in the 2011-2015 ACS, see Table 5*);
- 842 total housing units were substandard, lacking complete plumbing or complete kitchen facilities (*715 total households within 0-100% AMI were effected in the 2011-2015 ACS, see Table 7*);

- 960 units were overcrowded
(683 total households within 0-100% AMI were effected in the 2011-2015 ACS, see Table 7);
- 407 units were severely overcrowded
(240 households within 0-100% AMI were effected in the 2011-2015 ACS, see Table 7);
- 7,704 Owner households were cost-burdened
(4,145 Owner households within 0-100% AMI were effected in the 2011-2015 ACS, see Table 7); and
- 20,708 Renter households were cost-burdened
(8,903 Renter households within 0-100% AMI were effected in the 2011-2015 ACS, see Table 7).

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

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

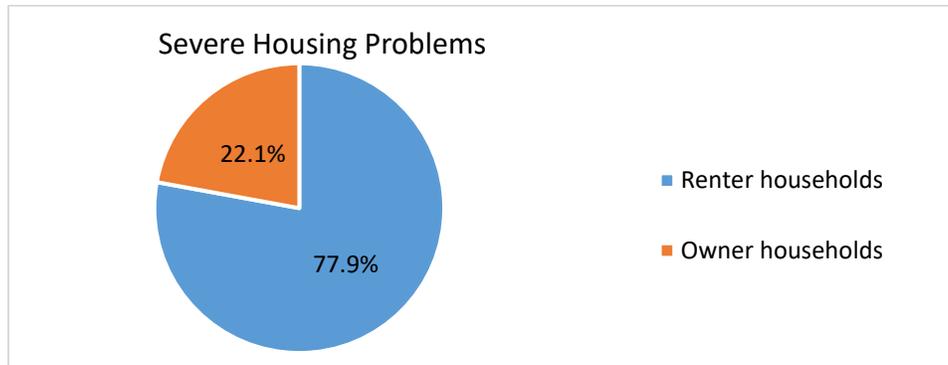
Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

Table 8 - Housing Problems 2 shows Renter households and Owner households by income categories of Area Median Income (AMI) 0-100% AMI and by number of households having one or more of four *severe housing problems*, households having none of the four housing problems, and households with negative income and none of the other housing problems. HUD defines the four severe housing problems as: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden. Table 8 does not represent total number of households.

Of all households within 0-100% AMI, 15,005 households have one or more of four severe housing problems:

- 11,685 (77.9%) were Renter households, 11,490 of which are within 0-80% AMI: 8,080 within 0-30% AMI; 2,935 within 30-50% AMI; and 475 within 50-80% AMI. Another 195 households were within 80-100% AMI, and
- 3,320 (22.1%) were Owner households, 3,240 of which were within 0-80% AMI: 1,565 within 0-30% AMI; 1,205 within 30-50% AMI; and 47 within 50-80% AMI. Another 80 households were within 80-100% AMI.



3. Cost Burden > 30%

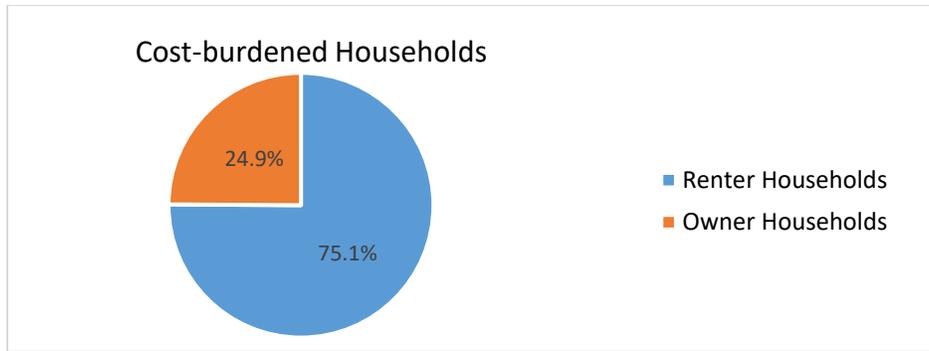
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,870	1,830	1,005	5,705	525	474	775	1,774
Large Related	685	230	75	990	20	78	119	217
Elderly	1,124	1,480	772	3,376	1,027	1,134	618	2,779
Other	4,680	2,775	2,144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

Table 9 – Cost Burden > 30%

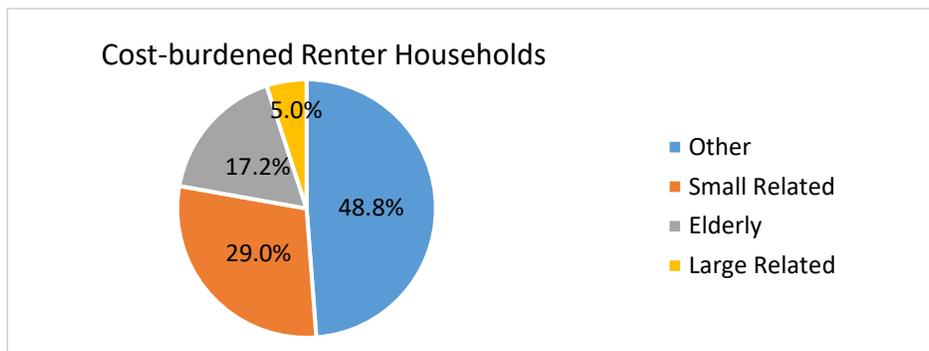
Data Source: 2011-2015 CHAS

Table 9 - Cost Burden >30% shows total need by income of Renter households and Owner households by income categories of Area Median Income (AMI) 0-80% AMI, and by number of household types that were cost-burdened, paying more than 30% of their monthly housing income in housing costs. Table 9 does not represent total number of households.

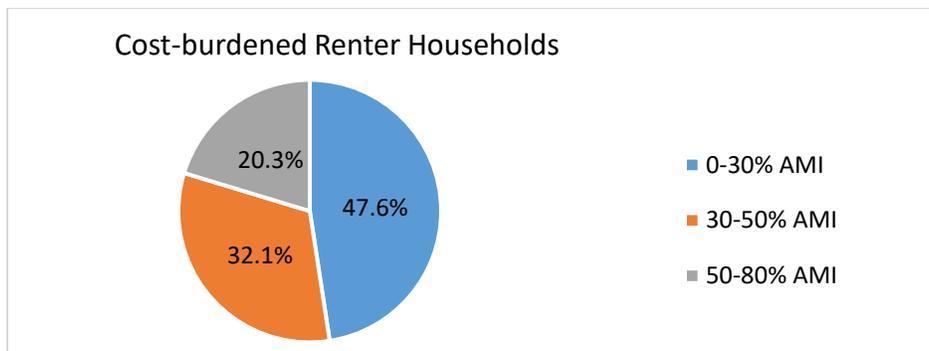
Of 26,189 households within 0-80% AMI that were cost-burdened, about 75% were Renter households and 25% were Owner households. See below.



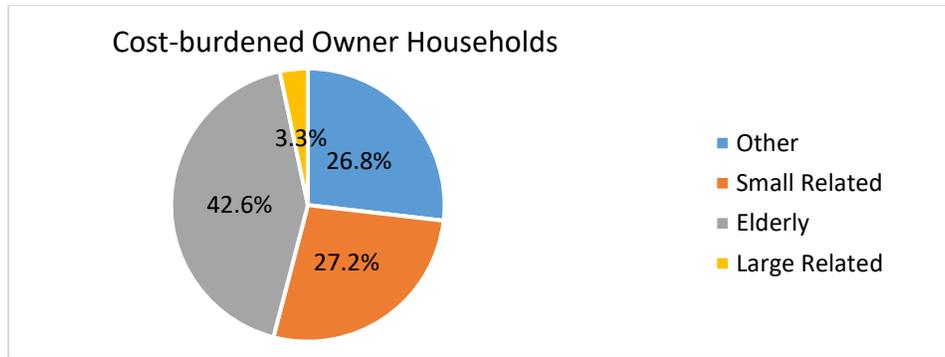
Of 26,189 households within 0-80% AMI that were cost-burdened: 19,670 were Renter households, the largest share (9,599 or 48.8%) were in the Other Household type (not a Small or Large Household and not Elderly), followed by (in descending order): Small Related (5,705 29%); Elderly (3,376 or 17.2%); and Large Related (990 or 5%).



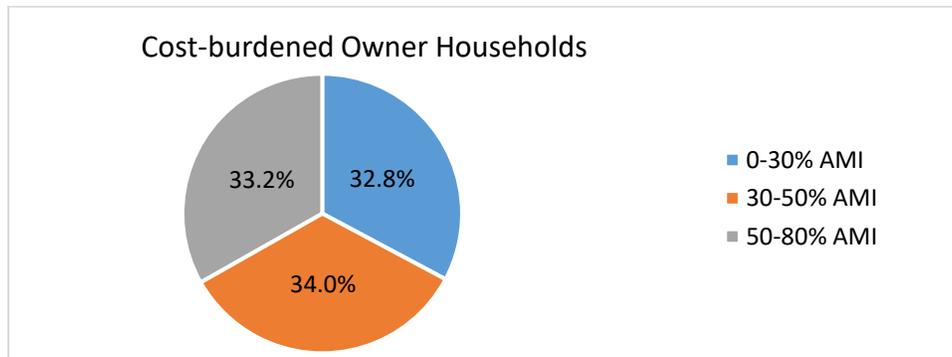
Renter households within 0-30% AMI (9,359 or 47.6%) represented the largest total share of need by income, followed by 30-50% AMI (6,315 or 32.1%), and 50-80% AMI (3,996 or 20.3%).



- 6,519 are Owner households, the largest share, (2,779 or 42.6%), were Elderly Households, followed by (in descending order): Small Related (1,774 or 27.2%); Other Households (1,749 or 26.8%); and Large Related Households (217 or 3.3%).



Owner households within 30-50% AMI (2,216 or 34%) represented the largest share of total need by income of households within 0-80% AMI, followed by 50-80% AMI (2,166 or 33.2%) and 0-30% AMI (2,137 or 32.8%).



4. Cost Burden > 50%

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

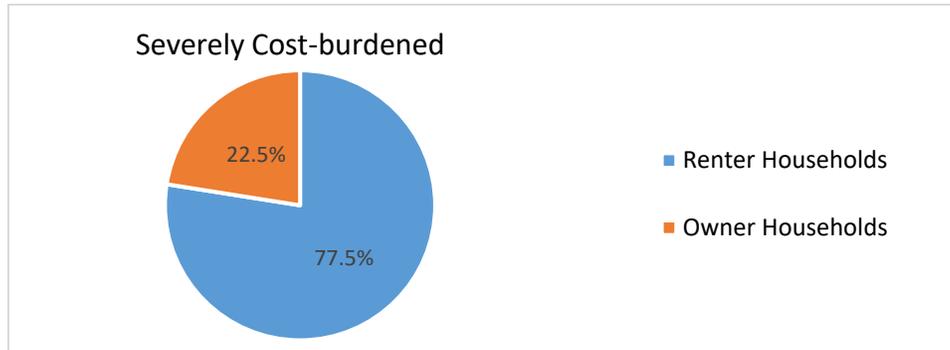
Table 10 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

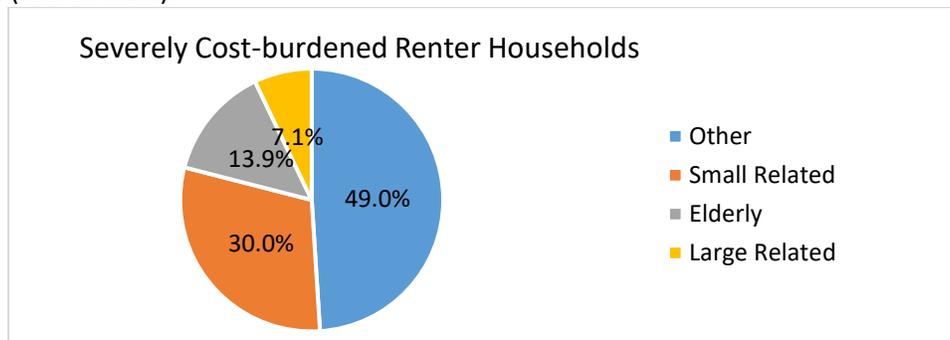
Table 10 - Cost Burden >50% shows total need by income of Renter households and Owner households by income categories of Area Median Income (AMI) up to 80% AMI, and by number of household types

that were *severely cost-burdened*, paying more than 50% of their monthly housing income in housing costs. Table 10 does not represent total number of households.

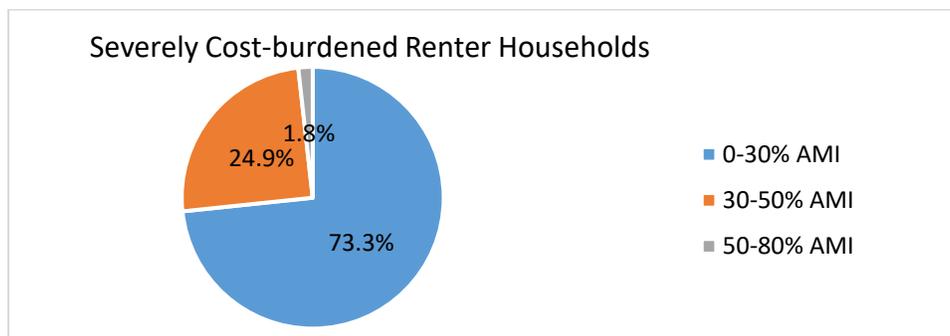
Of 13,810 households within 0-80% AMI that were severely cost-burdened, 77.5% were Renter households and 22.5% were Owner households. See below.



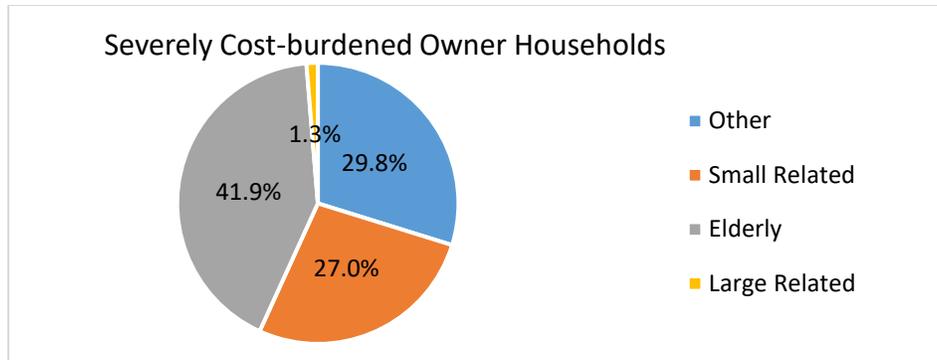
- 10,704 were Renter households, the largest share (5,250 or 49%) were in the Other Household type, followed by (in descending order): Small Related (3,215 or 30%); Elderly (1,484 or 13.9%); and Large Related (755 or 7.1%).



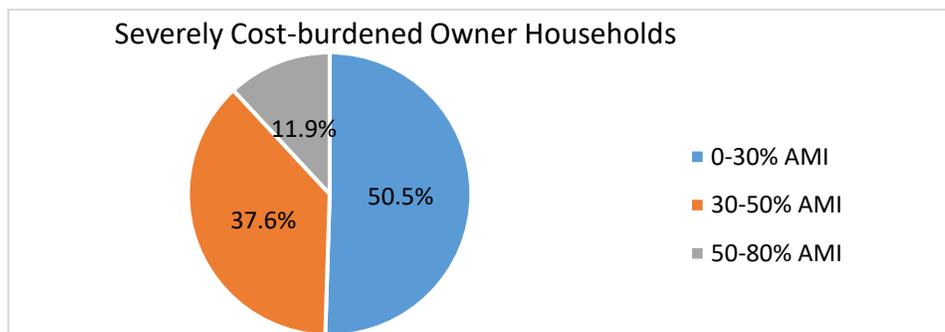
Renter households within 0-30% AMI (7,850 or 73.3%) represented the largest total share of need by income, followed by 30-50% AMI (2,665 or 24.9%), and 50-80% AMI (189 or 1.8%).



- 3,106 were Owner households, the largest share were Elderly Households (1,301 or 41.9%), followed by (in descending order): Other Households (925 or 29.8%); Small Related (840 or 27%); and Large Related Households (40 or 1.3%).



Owner-occupied households within 0-30% AMI (1,568 or 50.5%) represented the largest share of total need by income of 0-80% AMI households, followed by 30-50% AMI (1,169 or 37.6%), and 50-80% AMI (369 or 11.9%).



5. Crowding (More than one person per room)

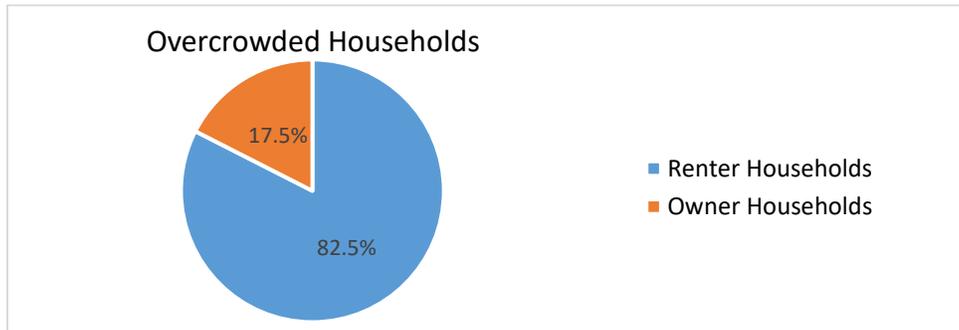
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	260	200	95	45	600	10	25	49	10	94
Multiple, unrelated family households	35	19	80	0	134	0	4	45	25	74
Other, non-family households	25	25	10	0	60	0	0	0	0	0
Total need by income	320	244	185	45	794	10	29	94	35	168

Table 11 – Crowding Information – 1/2

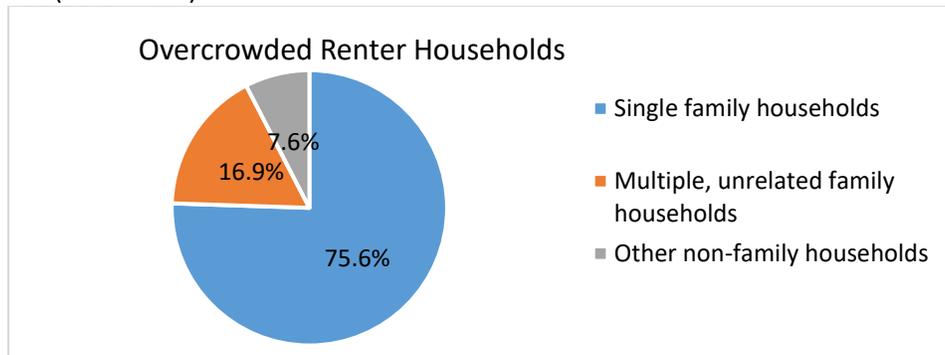
Data Source: 2011-2015 CHAS

Table 11 - Crowding Information 1/2 shows total need by income of Renter households and Owner households by income categories of Area Median Income (AMI) 0-100% AMI, and by number of household types that were *overcrowded*. Table 11 does not represent total number of households.

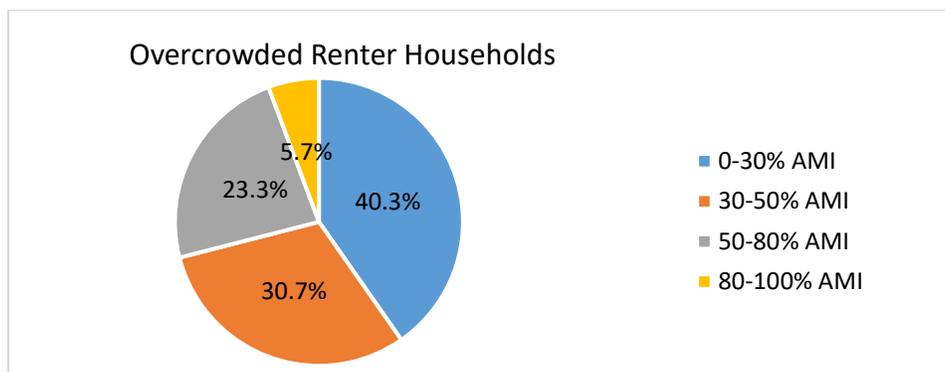
Of 962 households within 0-100% AMI that were overcrowded, 82.5% were Renter households and 17.5% were Owner households. See below.



- 794 were Renter households, the largest share were Single-family Households (600 or 75.6%), followed by Multiple, unrelated family Households (134 or 16.9%), and Other, non-family households (60 or 7.6%).

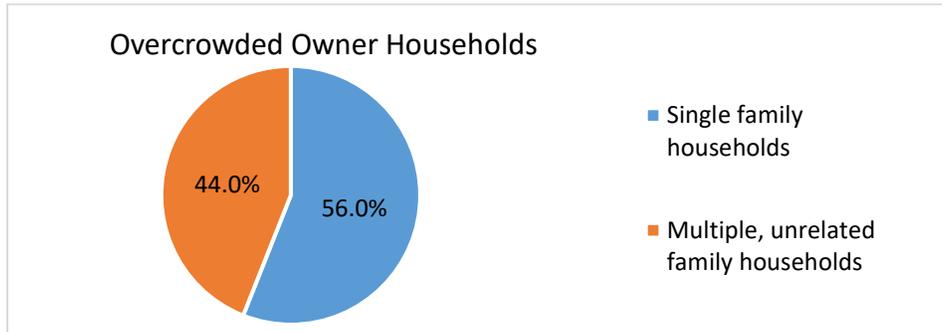


Renter households within 0-30% AMI (320 or 40.3%) represented the largest share of total need by income, followed by 30-50% AMI (244 or 30.7%), 50-80% AMI (185 or 23.3%) and 80-100% AMI (45 or 5.7%).

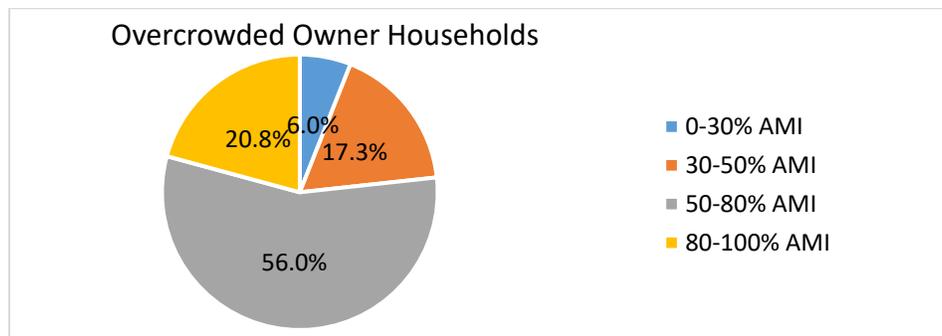


- 168 Owner households were overcrowded, the largest share were Single-family Households (94 or

56%), followed by Multiple, unrelated family Households (74 or 44%).



Owner-occupied households within 50-80% AMI (94 or 56%) represented the largest share of total need, followed by 30-50% AMI (29 or 17.3%), 80-100% AMI (35 or 20.8%), and 0-30% AMI (10 or 6%).



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

Table 12 – Crowding Information – 2/2

Table 12 – Crowding Information – 2/2 shows no data available for overcrowding in households with children present.

Kidscount.org shows data for children living in crowded housing nationwide, by state and select cities from 2009-2018. While no data was available for Knoxville, the percentage for the state from 2011-2015 was 10% for all years but 2014 (11%). For 2016 it was again 11%, then dropped to 10% for 2017 and 2018. The ratio of occupants per room is derived by dividing the number of people in the housing unit by the number of rooms in the housing unit. A housing unit is considered crowded if there is more than 1

person per room. Occupants per room is rounded to the nearest hundredth. (Data Source: Population Reference Bureau, analysis of data from the U.S. Census Bureau, Census 2000 Supplementary Survey, 2001 Supplementary Survey, 2002 through 2018 American Community Survey.)

The majority of the feedback about housing needs received throughout the community engagement process public meetings, focus groups and analysis of survey responses were about affordability and access. There was not much expressed in the way of concern about other housing conditions, such as substandard conditions, overcrowding, and lack of plumbing or kitchen facilities. A notable exception however, was concern over improving physical accessibility to people with disabilities. Weatherization and energy efficiency were expressed as needs, as utility bills have been increasing along with rate increases and a higher fixed fee by Knoxville Utility Board (KUB). As temperature extremes related to global climate change become more severe across winters and summers, these concerns are expected to continue. Cost was also the concern for broadband internet access. The availability is not the issue, it is the cost of the computer, applications, and the ongoing expense of high speed internet subscriptions that make access difficult for people who are economically disadvantaged.

While there was not a stand-alone question about affordable housing in the Community Needs survey, it was built into several different areas of the survey: affordable permanent housing needs, especially for vulnerable populations, to reduce and prevent homelessness; affordability of housing as a means of preventing displacement and stabilizing neighborhoods, as well as the redevelopment of blighted property into affordable housing, and addressing quality and upkeep of housing with revitalization activities; construction activity related to new development and rehabilitation of affordable housing as a means to create economic opportunities.

Ideas abounded from the focus groups with affordable housing developers and Community Housing Development Organizations (CHDOs) with regard to increasing the amount and variety of affordable housing options. Comments included: the use of land banks to facilitate the process of homeownership, incentivizing tax sale properties for affordable housing development, tax and other incentives for landlords accepting Section 8 vouchers, streamlining the process of homeownership with KCDC's Section 8 vouchers, increased funding for acquisition for Section 8 homeownership, increasing the maximum after-rehabilitation value limit (currently \$168,000) and flexibility in funding to allow more acquisition-rehab, increased opportunities for developing Accessory Dwelling Units (ADUs), and increasing single-family housing development in Opportunity Zones.

Services related to housing, such as housing counseling, housing navigation, Fair Housing counseling, the provision of information about immigrants' and refugees' legal rights to housing (in English and Spanish), more widespread use of Language Line to assist people looking for affordable housing options, standardization of eligibility requirements across programs, and more education for landlords of their responsibilities.

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

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

rent a unit that is larger and more costly than what they need.

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

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

- 11,348 households (64%) were within 0-80% AMI and *cost-burdened* (paying 30% or more of their income in housing costs), and include:
 - 9,599 (84.6%) renter households, with 4,680 or almost half (48.8%) within 0-30% AMI, 2,775 (28.9%) within 30-50% AMI, and 2,144 (22.3%) within 50-80% AMI.
 - 1,749 (15.4%) owner-occupied households with 565 (32.3%) within 0-30% AMI, 530 (30.3%) within 30-50% AMI, and 654 (37.4%) within 50-80% AMI.
- 6,175 households (35%) were within 0-80% AMI and *severely cost-burdened* (paying 50% or more of their income in housing costs), and include:
 - 5,250 (85%) renter households, with 4,025 or more than three-quarters (76.7%) within 0-30% AMI, 1,150 (21.9%) within 30-50% AMI, and 75 (1.4%) within 50-80% AMI.
 - 925 (15%) owner-occupied households with 460 or almost half (49.7%) within 0-30% AMI, 375 (40.5%) within 30-50% AMI, and 90 (9.7%) within 50-80% AMI.

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

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

There are an estimated 27,199 people in the city of Knoxville with a disability (15% of the non-institutionalized population of city of Knoxville) according to the 2011-2015 ACS 5-Year Estimates. About 1,871 (7%) of the total were children under 18 years of age and about 9,388 (34.5%) were age 65 and over, leaving 15,940 (58.5%) between the ages of 18 and 64 years. The 2011-2015 ACS estimated that 49.2% of all people age 16 years and above who are disabled were living at 149% or below the poverty level: 31.6% within 0-100% poverty level and 17.5% within 100-149% of poverty level. While more than 75% of people age 25 and over with a disability were at least a high school graduate (including equivalency), including more than 27% who had some college and 14% earned a Bachelor’s degree or

higher, more than 75% were not in the labor force. Many more people may be underemployed, which in turn, impacts their household income. The median earnings for a person with a disability is \$15,658, which is 62% of the median earnings of a person without a disability (\$25,170). Households that include a person with a disability have an increased reliance on Social Security and public assistance. People with cognitive disabilities and those with independent living and/or self-care difficulties depend more upon care-givers, often leading to increased unemployment and underemployment for household members, as well further reducing household income.

Housing and Services for People with Developmental Disabilities was ranked second highest need category within *Special Populations' Housing and Services* needs by minority and East Knoxville respondents in the City's Community Needs survey. Comments at public meetings included the need for more recreation programs for people with developmental disabilities. An interesting observation was made that babies born addicted to drugs often experience developmental disabilities well into childhood, so the correlation between this need in the community may relate to prenatal drug exposure.

Elderly people experiencing a disability also make up a significant percentage of households needing assistance with housing. As noted above, 2011-2015 ACS 5-Year Estimate data show that about 9,388 (34.5%) of people with a disability were age 65 and over. CHAS data in Table 6 show that there are over 7,784 households that contain at least one person age 75 years or older and that 4,900 (62.9%) of those households are within 0-80% HAMFI. Of those households, 1,210 are within 0-30% HAMFI and 2,070 are within 30-50% HAMFI. According to Table 10 above, of owner-occupied households within 0-80% AMI that are severely cost-burdened, the largest share are Elderly households (1,301). A significant number (1,484) Elderly, renter households within 0-80% AMI, are also severely cost-burdened.

Housing and Services for Elderly People (independent living with supportive services) was ranked second highest need category by South Knoxville respondents and *Housing and Services for the Frail Elderly* was ranked third highest by East Knoxville respondents within *Special Populations' Housing and Services Needs* in the City's Community Needs survey. Comments at public meetings and among focus group participants included the need for: incentives to developers to build affordable housing for seniors; the need for the State of Tennessee Department of Human Services (DHS) to work together to not have benefits "cancel" each other out leaving seniors hard-pressed to afford housing costs and food; a desire for more multigenerational housing; expansion of hospice and hospice-funded programs; increased need for access to fresh foods in Lonsdale and areas of East Knoxville; and increased community supports (like Mobile Meals).

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

Within the *Housing and Services for Special Populations* category of the Community Needs survey, housing and services for people experiencing domestic violence ranked second. Comments from questionnaires included the need for emergency housing for victims of domestic violence, especially within the immigrant and refugee populations.

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

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

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

The number of households impacted by stalking needing housing assistance is unknown.

What are the most common housing problems?

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

1. Severe housing cost-burden in renter households (10,175 households):
 - Within 0-30% AMI (7,525 households)
 - Within 30-50% AMI (2,465 households)
2. Housing cost-burden in renter households (8,638 households):
 - Within 50-80% AMI (3,739 households)
 - Within 30-50% AMI (3,485 households)
 - Within 0-30% AMI (1,414 households)
3. Housing cost-burden in owner-occupied households (3,360 households):
 - Within 50-80% AMI (1,770 households)
 - Within 30-50% AMI (1,040 households)
 - Within 0-30% AMI (550 households)
4. Severe housing cost-burden in owner-occupied households (3,085 households):

- Within 0-30% AMI (1,555 households)
 - Within 30-50% AMI (1,165 households)
 - Within 50-80% AMI (365 households)
5. Substandard housing conditions in renter households (595 households):
 - Within 0-30% AMI (245 households)
 - Within 30-50% AMI (225 households)
 6. Overcrowded conditions in renter households (514 households):
 - Within 0-30% (205 households) and 30-50% AMI (204 households)
 - The rest were at or under 185 households each.
 7. Severe overcrowded conditions in renter households (195 households);
 8. Overcrowded conditions in owner-occupied households (134 households); and
 9. Substandard housing in owner-occupied households (25 households).

Some households had one or more housing problems:

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

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

Of 623 respondents to the City's Community Needs survey, they "voted" the following housing needs most important (in descending order):

1. Energy-efficiency in Owner-occupied Housing
2. Energy-efficiency in Rental Housing
3. Owner-occupied Rehabilitation
4. Affordability in Housing
5. Down-payment Assistance
6. Tenant-based Rental Assistance
7. Rental Rehabilitation
8. Affordable Permanent Supportive Housing

9. Accessibility in Rental Housing
10. Lead-based Paint Abatement in Owner-occupied Housing
11. Quality and Upkeep of Housing
12. New Rental Housing Construction
13. New Owner-occupied Housing Construction
14. Lead-based Paint Abatement in Rental Housing
15. Accessibility in Owner-occupied Housing

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

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

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

Severely Cost-burdened Household Types

- Renter households within 0-80% AMI - the largest share were in the Other Household type (not a Small or Large Household and not Elderly) (49%), followed by (in descending order): Small Related (30%); Elderly (13.9%); and Large Related (7.1%). Renter households within 0-30% AMI represented the largest total share of need by income, followed by 30-50% AMI, and 50-80% AMI.
- Owner-occupied households within 0-80% AMI - the largest share were Elderly Households (41.9%), followed by (in descending order): Other Households (not Small or Large, not Elderly) (29.8%); Small Related (27%); and Large Related Households (1.3%). Owner-occupied households within 0-30% AMI represented the largest share of total need by income of households within 0-80% AMI, followed by 30-50% AMI, and 50-80% AMI.

Overcrowded Household Types

- Renter households within 0-80% AMI - the largest share were Single-family Households (74.1%), followed by Multiple, unrelated family Households (17.9%), and Other, non-family Households (8%). Renter households in the 0-30% AMI range represented the largest share of total need by income, followed by 30-50% AMI, and 50-80% AMI.
- Owner-occupied households within 0-80% AMI - the largest share were Single-family Households (63.2%), followed by Multiple, unrelated family Households (36.8%). Owner-occupied Households in the 50-80% AMI range represented the largest share of total need by income of households within 0-80% AMI, followed by 30-50% AMI, and 0-30% AMI.

Small Family Households were both the largest in number of households that were within 0-80% AMI (13,115 households) and were the largest number of households within 0-30% HAMFI (4,720 households) and within 30-50% HAMFI (3,385 households). The second largest in number were Households with at least one person age 62-74 years (8,849 households). The second largest household type within 0-30% HAMFI were Households with at least one child age 6 years and younger.

Sections NA-15 through NA-30 are an analysis of the disproportionately greater need of racial and ethnic minorities that experience housing problems, severe housing problems, and housing costs burdens.

Of 623 respondents to the City's Community Needs survey, they "voted" the following vulnerable subpopulations as most in need of housing and services (in descending order):

1. People experiencing mental illness
2. Victims of Domestic Violence
3. People experiencing homelessness
4. The elderly
5. The frail elderly
6. People experiencing substance abuse/addiction problems
7. People coming out of jail or prison
8. People experiencing developmental disabilities
9. Youth experiencing homelessness
10. People who need accessible housing
11. People diagnosed with AIDS/HIV

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

Low Income Individuals At-risk of Homelessness

According to the CHAS data tables in this section, single-person households within the lowest income levels and severely cost-burdened (and/or experiencing more than one housing problem) were the most likely to lose their housing. The highest priority need for housing assistance within this category were the 4,025 renter households within 0-30% AMI, followed by 1,150 renter households within 30-50% AMI. There were also 460 owner-occupied households (homeowners) within 0-30% AMI and another 375 owner-occupied households within 30-50% AMI that were severely cost-burdened and at-risk of losing their homes. For the precariously-housed, loss of employment or income or even one unexpected expense can lead to eviction/foreclosure and possible homelessness.

People who are under- or un-employed, people without transportation and not on a transit line, people with a disability, and people who are uninsured and unable to afford medical care, as well as those with unresolved Adverse Childhood Experiences (ACEs) including grief, trauma and addiction, and youth experiencing homelessness, are people particularly at-risk of homelessness.

People of color experience a much higher rate of poverty than their share of population in Knox County and are disproportionately at-risk of homelessness. According to the 2017 ACS 5 Year Estimate, Black/African Americans made up 16.9% of the population of Knox County, but had a poverty rate of 41.6% (the National Poverty Rate was 25.2% for Black/African Americans). People of two or more races made up 3% of the population, but had a poverty rate of 44.8% (National Rate was 18.4%) White people of Hispanic ethnicity make up 5.4% of the population of Knox County, but had a poverty rate of 34.6% (National Rate was 22.2%). While White, non-Hispanics had a much lower rate of poverty than their share of population, 21.5% and 68.1% respectively, it was more than twice the National Poverty Rate of 10.3%.

People who participated in the City's Community Needs survey, public meetings and focus groups identified homelessness prevention, supportive services connecting people to resources, and employment/economic stability as priority community needs.

Low Income Households with Children, At-risk of Homelessness

Table 6 – Total Households shows that of households with children age 6 years or younger, 6,369 households (68%) were within 0-80% HAMFI: 2,038 (32%) within 0-30% HAMFI; 955 (15%) within 30-50% HAMFI; and 1,337 (21%) were within 50-80% HAMFI. Low-income families with young children face multiple and compounding challenges, including cost of childcare, increased medical expenses, decreased work hours, and family/marriage stressors.

The 2011-2015 ACS 5 Year Estimate shows that of 39,086 total family households, 10,513 (27%) were led by female-headed households. According to the Census Bureau, women not only made 80 cents for every dollar earned by a man in 2015 (Census standard annual wage gap, 2015), but they earned just half of what men earned over 15 years. The gender pay gap especially impacts women of color. For every dollar a White man earned in 2015: Black/African American women earned 63 cents; Native American women earned 57 cents; Latina women 54 cents; and Asian women earned 87 cents. White women earned 79 cents. Often women (some of them single mothers) face discrimination on-the-job as well as disparity in pay. Women, especially women of color, are also over represented in minimum wage jobs (i.e. retail, fast food, personal care aides, and home health workers) despite the fact that women are making significant strides in obtaining college degrees. (Sources: CNBC.com 6/10/2018, National Partnership for Women and Families, equalpaytoday.org)

Again, people of color experience a much higher rate of poverty than their share of population in Knox County and are disproportionately at-risk of homelessness. Black/African American households especially, struggle with wages not keeping up with economic growth and experience barriers to employment like transportation and childcare – the same barriers that keep them from taking advantage of school and training opportunities (Source: Department and Workforce Development, 1/6/2020.)

Formerly Homeless Households At-risk

While individuals and families may receive rental assistance, through Rapid Re-Housing programs, to help get back into housing quickly, they must quickly boost their incomes in order to maintain their housing once the subsidy ends. For many, this is not always possible. Not all individuals and families are in a position to go back to school or be promoted in their current employment position. Many families

are single mothers who frequently struggle to make ends meet, even with rental assistance provided to them. Fair Market Rent is often unaffordable to those who do not earn a Living Wage or do not have two parents in the household who are employed. Many that have been provided assistance simply cannot maintain their rent going forward once their subsidy ends. All of Knoxville's Rapid Re-housing programs but one, Elizabeth's Home (a long-term housing stability program for families), may provide initial short term assistance to pay deposits, rental arrearages, utility arrearages, and utility deposits to assist individuals and families to obtain housing that the renter will maintain going forward. Frequently, families are placed into subsidized housing, or assisted in applying for Section 8 vouchers so that there will not be a risk of instability once rental assistance ends. Elizabeth's Home provides more intensive case management services to fewer families so there is more opportunity to move families into higher paying jobs through promotion, acquiring certifications, and secondary education. Even with this level of intense case management though, only about 50% of families who exit the program are able to maintain fair market housing without a subsidy. The remaining 50% exit the program and transition into subsidized housing. Many Rapid Re-housing funds are available only on a limited basis. Service providers, in order to meet the need, assist families on a shorter-term basis and work with the families on initial barriers that are keeping them from accessing housing. That approach allows Rapid Re-housing providers to serve more families and individuals in need.

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

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

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

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

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

Participants in the City's public meetings and focus groups commented on priority neighborhood needs that impact housing stability and safety, such as: increased police and Neighborhood Watch presence, shortened response times from police, implementation of street cameras, and lowering speed limits;

limiting access to guns and violence prevention; better community interaction to curb violence and illegal activity; improve relationships between KPD and neighborhood residents; increase the number of Spanish-speaking officers and police officers who are trained to communicate with individuals with disabilities; KPD targeting people and criminalizing poverty; racial tension in the community; and too many blighted and vacant buildings that need removal or replacement.

Discussion

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

From the Community Needs survey, *Affordability of Housing* ranked the highest overall and highest by LMI, Renter, Minority, Single-parent, North Knoxville, East Knoxville, and Downtown respondents. It ranked second highest by Disabled and West Knoxville respondents. Comments received in neighborhood and public meetings included: *Increase single-family housing in Opportunity Zones; Mixed-use development is seen as unfavorable to some in West Knoxville; Increased communication between City of Knoxville, neighborhoods, and developers concerning zoning and development in the area (some neighborhoods feel shut out of the process); Homes are quickly being “flipped” and losing affordable status; Increase opportunities for Accessory Dwelling Units (ADUs); and a need for more public housing.*

Energy Efficiency Improvements to housing ranked either highest or second highest by all subgroups and geographies in the Community Needs survey. Comments received in neighborhood and public meetings included: *Need a KUB Board that supports lower fixed rates; Lower KUB fees (or no fees) for economically disadvantaged; Increase weatherization for renters and homeowners; Affordable solar panels and installation of new windows from KEEM; and a Need for education of homeowners on how to address energy usage (low-flow shower heads, for example).*

Tenant-based Rental Assistance ranked second overall and second highest by Renter, Disabled, Single-parent, East Knoxville, and Downtown respondents in the Community Needs survey. Comments received in neighborhood and public meetings included: *City of Knoxville should focus more on subsidizing housing and less on subsidizing development; Having housing means that you don’t make it on a priority list for subsidized housing; There’s a “Working Poor Dilemma” (30-80% AMI is worse off working because they do not receive as much assistance as those who don’t work. Need to incentivize work and increase efforts to get 30-80% AMI population into affordable housing); Stabilization of rents is needed; and Growing wealth and eventually owning a home is difficult.*

Rehabilitation (including emergency and minor home repairs) ranked third highest overall, second highest by South Knoxville respondents, and highest by Downtown respondents in the Community Needs survey. Comments received in focus group meetings revolved around standardizing eligibility requirements to cut down on confusion between programs and standardizing requirements would make screening much easier and more efficient. Comments specifically about owner-occupied housing included: *More owner-occupied minor home repairs; Mold is a problem in older homes; Lead in water*

can be a problem; More resources needed to help people keep their homes and build wealth; More education needed for homeowners to understand predatory lending; More owner-occupied rehab Increase in max after-rehab value (currently \$168,000); Increase flexibility in funding to do more acquisition rehab; Increase funds/assistance with upkeep post-purchase; and Housing maintenance is important to retain the value of the home, especially true for Section 8 housing.

Down payment/Closing Cost Assistance ranked third highest overall (under Homeowner Housing), highest by Single-parent and East Knoxville respondents, and second highest by LMI, Renter, Minorities, and West Knoxville respondents. Comments received included: *More down payment assistance is needed and Home buying assistance is needed for people with student loan debt.*

Accessibility Improvements ranked fourth by almost every subgroup and geography, except Downtown where it ranked third highest in the Community Needs survey. Comments from a focus group with the Mayor's Council on Disability Issues (CODI) included: *If government funds are used in the construction of housing, then each unit needs to be accessible for people with disabilities and More fair and accessible affordable housing is needed.*

Broadband Internet ranked fifth overall in the Community Needs survey. Comments received included: *Increased access to low cost internet and many families in GSP Community Schools lack access to computer/access to internet.*

New Construction of Rental Housing ranked sixth overall (in the *Rental Housing Needs* category) in the Community Needs survey. Comments received included: *Increase affordable rental housing; Not enough rental housing to accommodate the need in the community, and existing rental property rents are too high (often 50%+ of income); Need to build more rental units and keep them affordable; More income-based housing not in the 'hood; Incentivize tax sale properties for affordable housing development; The use of a land bank also facilitates people from rental status to homeownership and We need more public housing.*

New Construction of Owner-occupied Housing ranked sixth overall (in the *Homeowner Housing Needs* category) and third highest by East Knoxville respondents. Comments received included: *Increase single-family housing in Opportunity Zones; Give priority to affordable housing development permits; Incentivize tax sale properties for affordable housing development; Increase affordable housing; and More housing for middle-income is needed (a big jump between homeless/very low income housing and middle-class).*

Lead Hazard Screening/Abatement for both rental and homeowner housing ranked last overall in the Community Needs survey.

Comments about rental housing, in general, included: *Incentives for Landlords (More landlords are needed to take Section 8 vouchers/More education and outreach; Consider tax breaks or other incentives for landlords and affordable housing developers; Incentives to build housing for seniors, other populations; Have a way to pay landlords for damages to their properties, incentivizing upgrades to the properties; Improve engagement with landlords from agencies/organizations); Streamline process for people from KCDC to homeownership (Increase funding for acquisition for Section 8 homeownership (more individuals/families transition from renting to owning); More housing for middle-income (a big jump between homeless/very low income housing and middle-class); Displacement of renters, especially minority/Black/African American renters; and Affordable housing is needed downtown.*

Comments about homeowner housing, in general, included: *A Land Bank is needed - Current real estate market is highly competitive, best land and best houses are selling for more and more money; Land banks level the playing field; The use of a land bank also facilitates people from rental status to homeownership; Streamline process for people from KCDC to homeownership; Affordable housing is needed downtown.*

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

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

Introduction

While many households within 0-80% AMI struggle to pay housing costs, some populations face a disproportionately greater need in comparison. This section addresses racial and ethnic disparities in households within 0-100% AMI with regard to housing problems, severe housing problems and cost-burden.

Tables 13 through 16 show households by race and ethnicity for the different income levels of the Area Media Income (AMI) that had: one or more of four housing problems; none of the four housing problems; and that had no/negative income, but none of the other housing problems. Note that “Hispanic” is an ethnicity, not a race. Also, each of the tables lists a total for the “jurisdiction as a whole” but the races included don’t add up to that number. Therefore, an additional race category was added called “Other Race(s)” in the charts below. In order to measure likelihood of having had one or more of four housing problems, the percentage of each race/ethnicity was calculated from the tables and compared to total percentage of the race/ethnicity in the total population. The 2011-2015 ACS 5 Year Estimate showed the following percentages of each race/ethnicity in the total population, as follows: White (78.2%); Black/African American (17.1%); American Indian Native American (0.2%); Asian (1.4%); Pacific Islander Native Hawaiian (0.2%); Other Race(s) that includes “Some other race” (1.1%) and “2 or more races” (1.8%), totaling 2.9%; and Hispanic ethnicity (3.1%).

0%-30% of Area Median Income

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

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

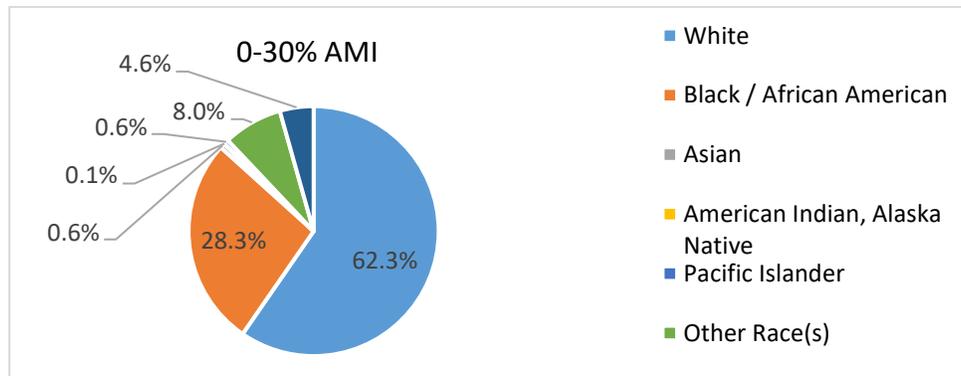
*The four housing problems are:

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

Table 13 – Disproportionally Greater Need 0-30% AMI shows households by race and ethnicity at 0-30% AMI. While a total of 16,474 households were within 0-30% AMI, about 4,859 (29.5%) households, even with extremely low or no/negative income, were not having any of the four housing problems listed above.

However, 11,615 (70.5%) households experienced one or more of the four housing problems described above. Of these households: 7,240 (62.3%) were White; 3,289 (28.3%) were Black/African American; 932 (8%) were Other Race(s); 74 (0.6%) were Asian; 70 (0.6%) were Pacific Islander; and 10 (0.1%) were American Indian or Alaska Native. Within these races, 530 (4.6%) were also Hispanic households. See below.

Some races and ethnicities within this income level had a higher percentage of likelihood of having had at least one housing problem. Compared to the total households for each racial and ethnic category, some that did not experience housing problems, some races/ethnicity were more likely to have at least one housing problem within 0-30% AMI: White households (2.3%); Other Race(s) households (1.1%); and Hispanic households (1.1%) and Pacific Islander households (0.2%). Black/African American households were 2.5% less likely, Asian households were 0.5% less likely, and American Indian and Alaska Native households had about the same likelihood.



30%-50% of Area Median Income

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

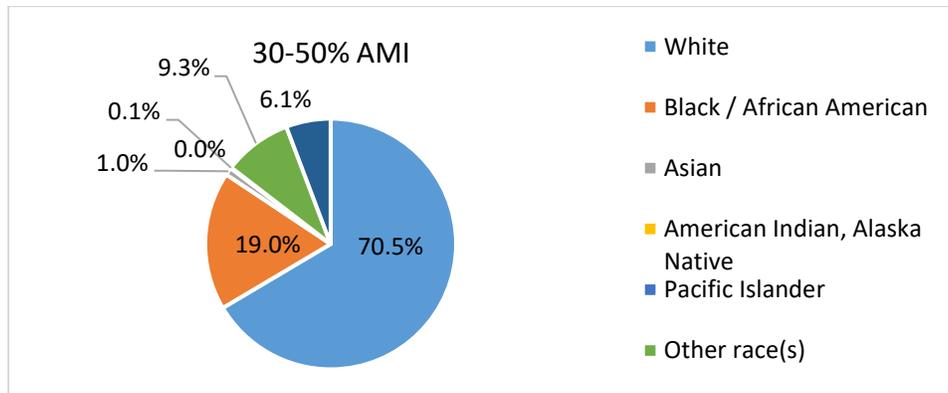
Table 14 - Disproportionally Greater Need 30 - 50% AMI

*The four housing problems are:

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

Table 14 – Disproportionally Greater Need 30-50% AMI shows that while a total of 12,745 households were within 30-50% AMI, about 4,075 households (32%), even with low or no/negative income, were not having any of the four housing problems listed above. Approximately 8,670 households (68%) though, had one or more of the four housing problems described above. Of these households: 70.5% were White; 19% were Black/African American; 9.3% were other race(s); 1% were Asian; 0.1% were American Indian or Alaskan Native; and 0% were Pacific Islander. Within these races, 6.1% were also Hispanic households. See below.

Some races and ethnicities within this income level had a higher percentage of likelihood of having at least one housing problem. Compared to the total households for each racial and ethnic category, some that were not having housing problems, some races/ethnicity were more likely to have at least one housing problem within 30-50% AMI: Other Race(s) households (1.9%) and Hispanic households (1.4%). White households (1.3%), Black/African American households (0.3%), Asian households (0.2%), and American Indian and Alaska Native households (0.2%) were less likely to have at least one housing problem. Pacific Islander households (0%) had no increase/decrease in likelihood.



50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,454	10,140	0
White	4,885	7,600	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black/African American	1,235	1,900	0
Asian	45	90	0
American Indian, Alaska Native	20	4	0
Pacific Islander	0	70	0
Hispanic	189	320	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

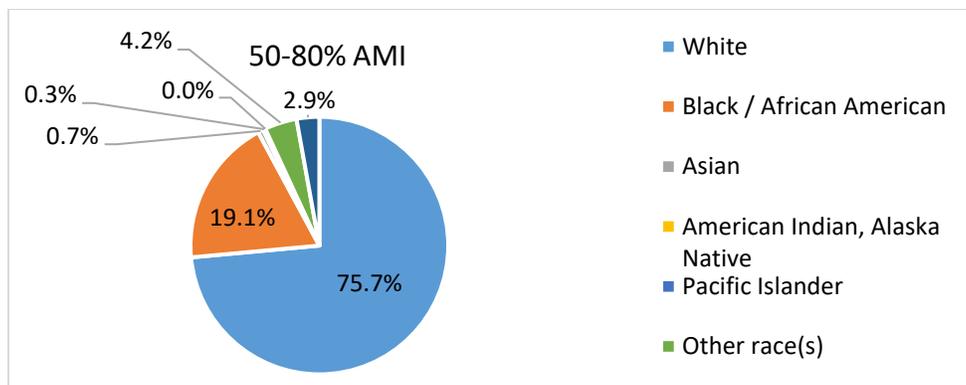
Data Source: 2011-2015 CHAS

*The four housing problems are:

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

Table 15 – Disproportionally Greater Need 50-80% AMI shows a total of 16,594 households were within 50-80% AMI, and about 10,641 households (61.1%), even with low or no/negative income, did not have any of the four housing problems listed above. Approximately 6,454 households (38.9%) though, were having one or more of the four housing problems described above. Of these households: 75.7% were White; 19.1% were Black/African American; 4.2% were Other Race(s); 0.7% were Asian; 0.3% were American Indian or Alaskan Native; and 0% were Pacific Islander. Within these races, 2.9% were also Hispanic households. See below.

Some races and ethnicities within this income level had a higher percentage of likelihood of having at least one housing problem. Compared to the total households for each racial and ethnic category, some that did not have housing problems, some races/ethnicity were more likely to have at least one housing problem within 50-80% AMI: White households (0.5%), Black/African American households (0.2%), and American Indian and Alaska Native households (0.2%). Pacific Islander households (0.4%), Other Race(s) households (0.3%), Hispanic households (0.2%), and Asian households (0.1%) were less likely to have at least one housing problem.



80%-100% of Area Median Income

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

Table 16 - Disproportionally Greater Need 80 - 100% AMI

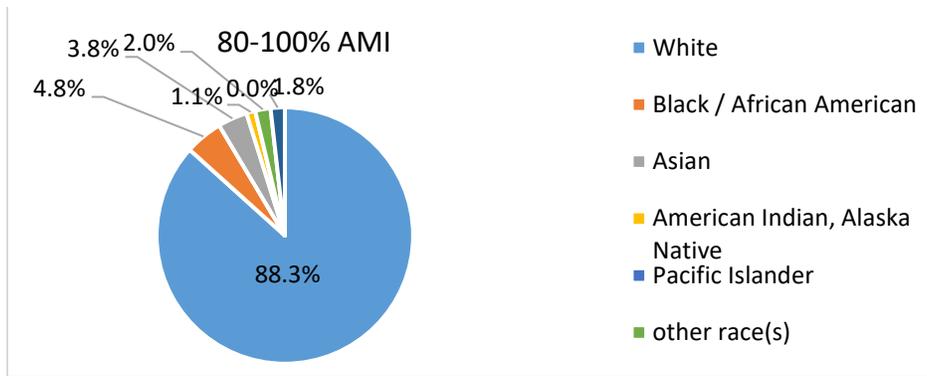
Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

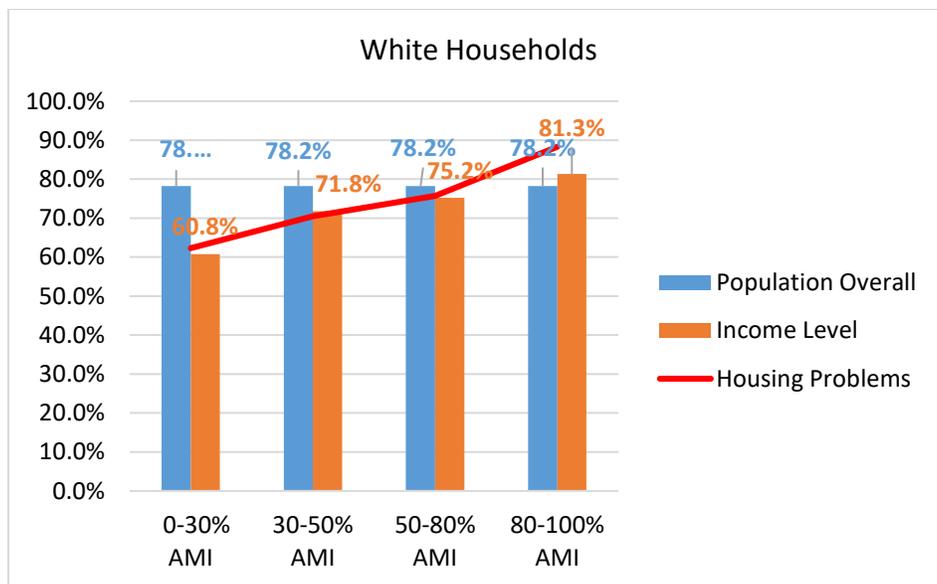
Table 16 – Disproportionally Greater Need 80-100% AMI shows a total of 8,645 households were within 80-100% AMI, and about 7,325 households (84.7%), even with no/negative income, did not have any of the four housing problems listed above. Approximately 1,320 households (15.3%) though, were having one or more of the four housing problems described above. Of these households: 88.3% were White; 4.8% were Black/African American; 3.8% were Asian; 2% were Other Race(s); 1.1% were American Indian or Alaskan Native; and 0% were Pacific Islander. Within these races, 1.8% were also Hispanic households. See below.

Some races and ethnicities within this income level had a higher percentage of likelihood of having at least one housing problem. Compared to the total households for each racial and ethnic category, some that did not have housing problems, some race/ethnicity were more likely to have at least one housing problem within 80-100% AMI: White households (7%), Asian households (2.4%) and American Indian and Alaska Native households (0.8%). Black/African American households (8%), Other Race(s) households (2.1%), and Hispanic households (1.1%) were less likely to have at least one housing problem. Pacific Islander households had no increase/decrease in likelihood.

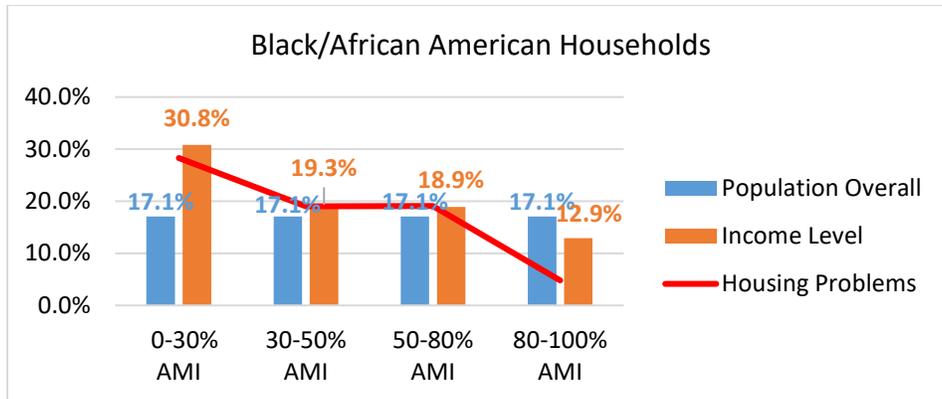


Discussion

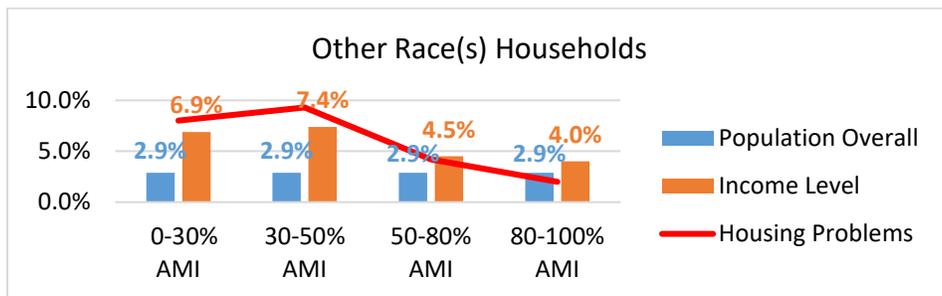
White households had the largest share of both population (78.2%) and households having one or more housing problem, within every income level 0-100% AMI. White households were also under-represented in lower income levels and over-represented in higher income levels. Despite higher income, households having one or more housing problem increased with higher income. See below.



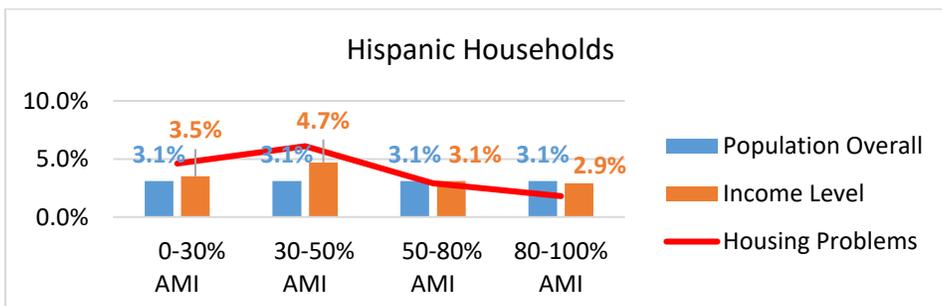
Black/African American households had the second largest share of both population (17.1%) and households having had one or more housing problem, within every income level 0-100% AMI. While over-represented in lower income levels and under-represented in higher income levels, Black/African American households having had one or more housing problem decreased with higher income. See below.



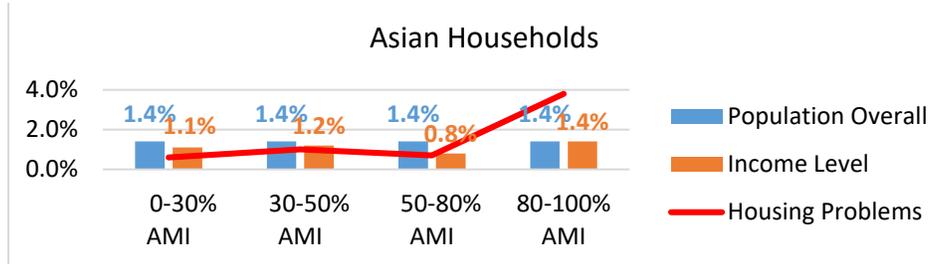
Other Race(s) households include households of “Some other race” than the above, or “2 or more races.” Other Race(s) households made up the third largest share of population and households having had one or more housing problem, within every income level 0-80% AMI (these households are fourth highest within 80-100% AMI). While over-represented in lower income levels (0-50% AMI), Other Race(s) households were also over-represented in mid-higher income levels (50-100% AMI). Other Race(s) households having had one or more housing problem decreased with higher income. See below.



Hispanic households are included in multiple race categories (see above), but are of note as a significant ethnic minority with 2,517 (3.1%) of total households. Hispanic households having had one or more housing problem, increased within the lowest income levels (0-50% AMI) and decreased as incomes increased (50-100% AMI). Hispanic households are over-represented within 0-50% AMI, achieved equalization within 50-80% AMI, and were again under-represented within 80-100% AMI.



Asian households had the fourth largest share of population (1.4%) and households having had one or more housing problem, increased within the low to mid-income levels (0-50% AMI), decreased within 50-80% AMI, and spiked within 80-100% AMI. Asian households were under-represented in low to mid-income (0-80% AMI) and then achieved equalization (with percentage of population) within 80-100% AMI.



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

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

Introduction

While many households within 0-80% AMI struggle to pay housing costs, some populations face a disproportionately greater need in comparison. This section addresses racial and ethnic disparities in households within 0-100% AMI with regard to *severe housing problems*. The four severe housing problems are: Lacks complete kitchen facilities; Lacks complete plumbing facilities; More than 1.5 persons per room; and Cost Burden over 50%.

Tables 17 through 20 show households by race and ethnicity for the different income levels of the Area Media Income (AMI) that had: one or more of four severe housing problems; none of the four severe housing problems; and that had no/negative income, but none of the other severe housing problems. Note that “Hispanic” is an ethnicity, not a race. Also, each of the tables lists a total for the “jurisdiction as a whole” but the races included don’t add up to that number. Therefore, an additional race category was added called “Other Race(s)” in the charts below. In order to measure likelihood of having one or more of four severe housing problems, the percentage of each race/ethnicity was calculated from the tables and compared to total percentage of the race/ethnicity in the total population. The 2011-2015 ACS 5 Year Estimate showed the following percentages of each race/ethnicity in the total population, as follows: White (78.2%); Black/African American (17.1%); American Indian Native American (0.2%); Asian (1.4%); Pacific Islander Native Hawaiian (0.2%); Other Race(s) that includes “Some other race” (1.1%) and “2 or more races” (1.8%), totaling 2.9%; and Hispanic ethnicity (3.1%).

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

0%-30% of Area Median Income

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

Table 17 – Severe Housing Problems 0 - 30% AMI

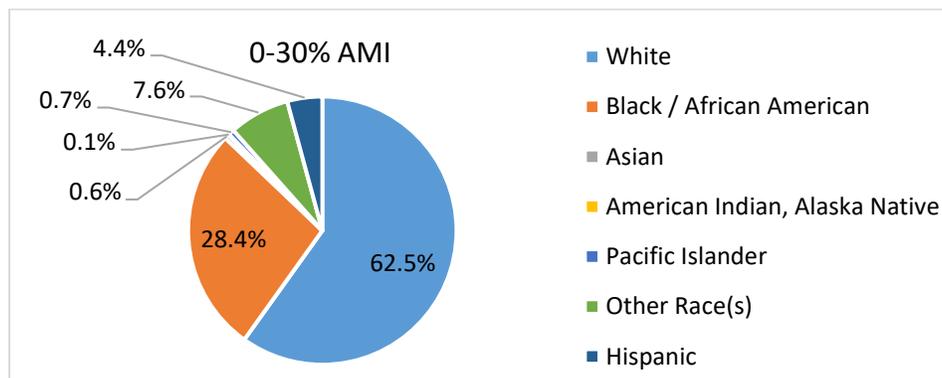
Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

Table 17 – Severe Housing Problems 0-30% AMI shows that while a total of 16,469 households were within 0-30% AMI, about 6,824 households (41.4%), even with extremely low or no/negative income, were not having any of the four severe housing problems listed above. Approximately 9,645 households (58.6%) though, had one or more of the four severe housing problems described above. Of these households: 62.5% were White; 28.4% were Black/African American; 7.6% were Other Race(s); 0.7% were Pacific Islander; 0.6% were Asian; and 0.1% were American Indian or Alaska Native. Within these races, 4.4% were also Hispanic households.

Some races and ethnicities within this income level had a higher percentage of likelihood of having at least one severe housing problem. Compared to the total households for each racial and ethnic category, some race/ethnicity were more likely to have at least one severe housing problem within 0-30% AMI: White households (1.7%); Other Race(s) households (0.9%); and Hispanic households (0.9%) and Pacific Islander households (0.3%). Black/African American households were 2.4% less likely, Asian households were .5% less likely, and American Indian and Alaska Native households had no increase/decrease in likelihood.



30%-50% of Area Median Income

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

Table 18 – Severe Housing Problems 30 - 50% AMI

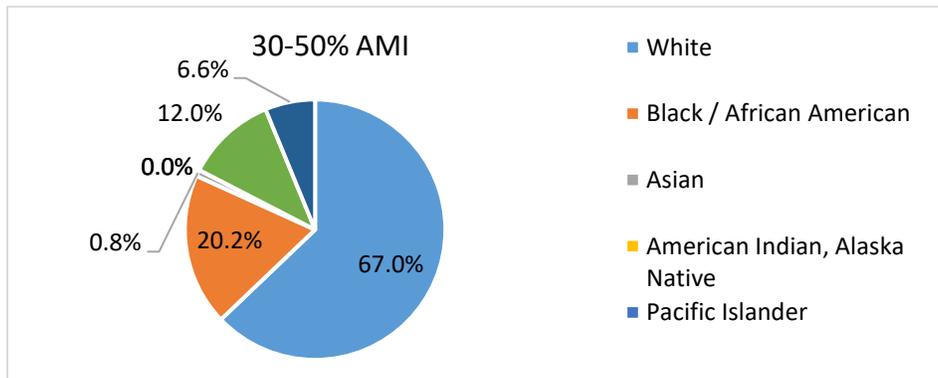
Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

Table 18 – Severe Housing Problems 30-50% AMI shows that while a total of 12,740 households were within 30-50% AMI, about 4,140 households (32.5%), even with low or no/negative income, did not have any of the four severe housing problems listed above. Approximately 4,140 households (32.5%) though, had one or more of the four severe housing problems described above. Of these households: 67% were White; 20.2% were Black/African American; 12% were Other Race(s); and 0.8% were Asian. Within these races, 6.6% were also Hispanic households. No American Indian or Alaska Native and Pacific Islander households had any severe housing problem.

Some races and ethnicities within this income level had a higher percentage of likelihood of having at least one severe housing problem. Compared to the total households for each racial and ethnic category, some of which did not have any severe housing problem, some races/ethnicity were more likely to have at least one severe housing problem within 30-50% AMI: Other Race(s) households (4.5%); Hispanic households (1.9%); and Black/African American households (0.9%). White households (4.8%), Asian households (1.3%), and American Indian and Alaska Native households (0.3%) were less likely to have at least one severe housing problem. Pacific Islander households had no increase/decrease in likelihood.



50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	945	15,639	0
White	690	11,795	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black/African American	190	2,955	0
Asian	4	130	0
American Indian, Alaska Native	0	24	0
Pacific Islander	0	70	0
Hispanic	44	470	0

Table 19 – Severe Housing Problems 50 - 80% AMI

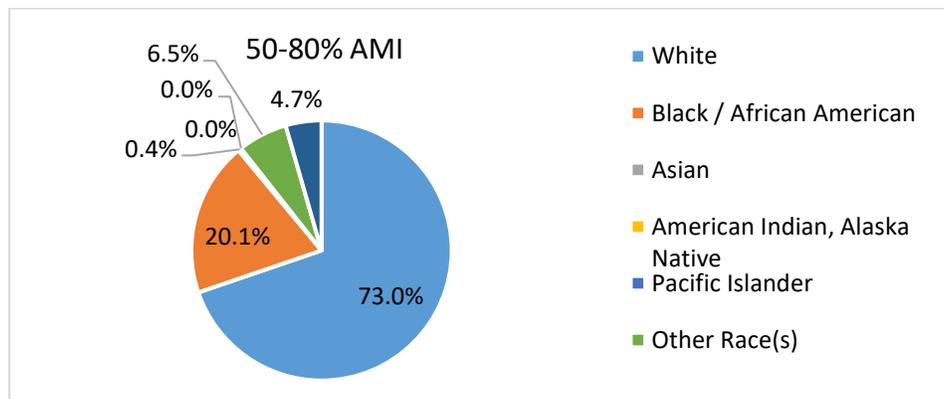
Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

Table 19 - Severe Housing Problems 50-80% AMI shows a total of 16,584 households were within 50-80% AMI, and 15,639 households (94.3%), even with low or no/negative income, were not having any of the four severe housing problems listed above. Approximately 945 households (5.7%) though, had one or more of the four severe housing problems. Of these households: 73% were White; 20.1% were Black/African American; 6.5% were Other Race(s); and 0.4% were Asian. Within these races, 4.7% were also Hispanic households. American Indian and Alaska Native and Pacific Islander households did not have any severe housing problem. See below.

Some races and ethnicities within this income level had a higher percentage of likelihood of having at least one severe housing problem. Compared to the total households for each racial and ethnic category, some of which are not having any housing problem, some races/ethnicity were more likely to experience at least one severe housing problem within 50-80% AMI: Other Race(s) households (2.1%); Hispanic households (1.6%); and Black/African American households (1.1%). White households (2.3%), Asian households (0.4%), Pacific Islander households (0.4%), and American Indian and Alaska Native households (0.1%) and were less likely to have at least one severe housing problem.



80%-100% of Area Median Income

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

Table 20 – Severe Housing Problems 80 - 100% AMI

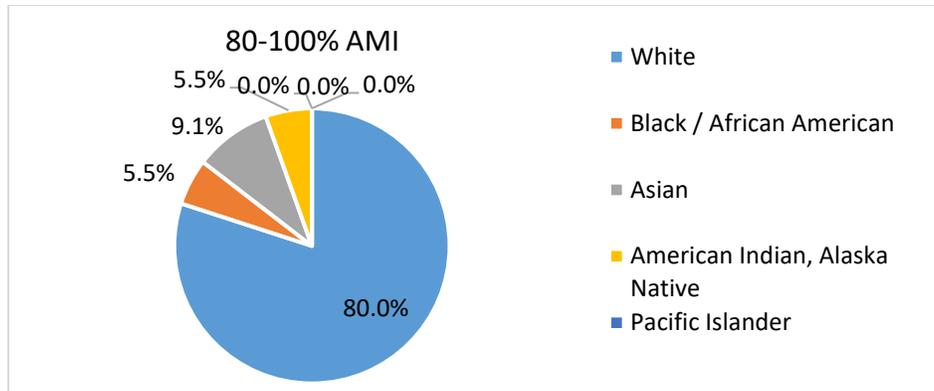
Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

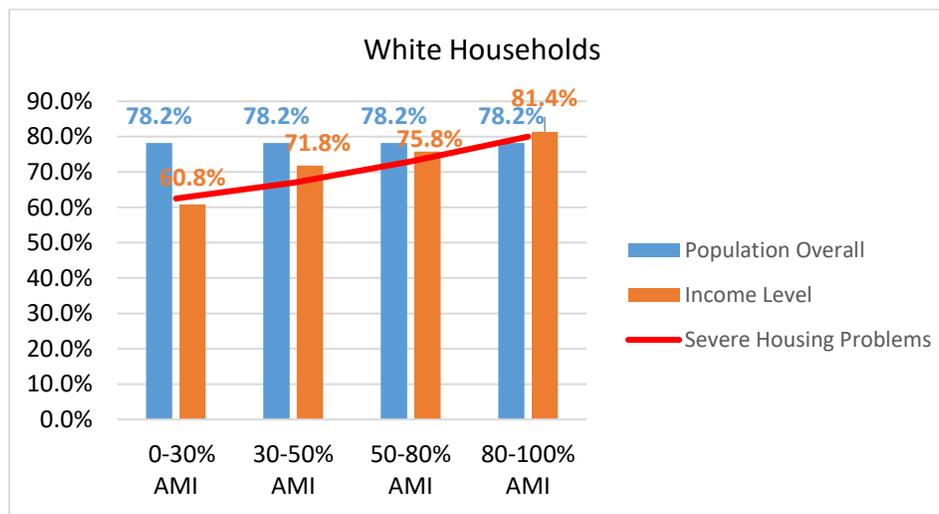
Table 20 – Severe Housing Problems 80-100% AMI shows a total of 8,650 households were within 80-100% AMI, and about 8,375 households (96.8%), even with no/negative income, were not having any of the four housing problems listed above. Approximately 275 households (3.2%) though, had one or more of the four severe housing problems described above. Of these households: 80% were White; 9.1% were Asian; 5.5% were Black/African American; and 5.5% were American Indian or Alaska Native. There were no Other Race(s), Pacific Islander, and Hispanic households that had any severe housing problems. See below.

Some races and ethnicities within this income level had a higher percentage of likelihood of having at least one housing problem. Compared to the total households for each racial and ethnic category, some of which were not having any housing problem, some races/ethnicity were more likely to have at least one severe housing problem within 80-100% AMI: Asian households (7.7%) and American Indian and Alaska Native households (5.1%). White households (1.4%), Black/African American households (7.4%), Other Race(s) households (3.9%), and Hispanic households (2.9%) were less likely to have at least one severe housing problem. Pacific Islander households had no increase/decrease in likelihood.

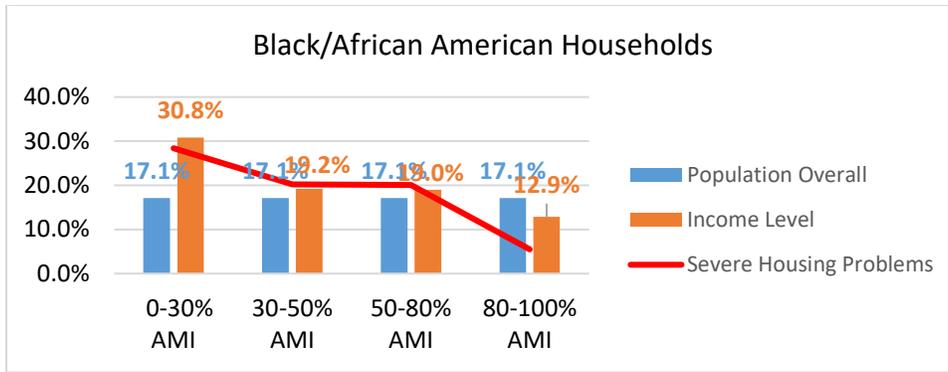


Discussion

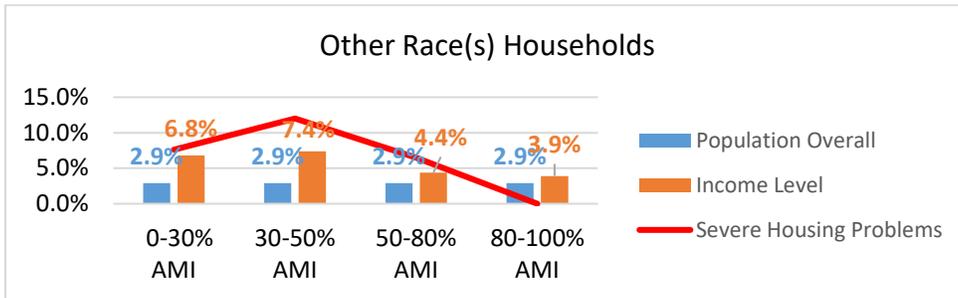
White households had the largest share of total households having one or more severe housing problem at every income level within 0-100% AMI. While White households having one or more severe housing problem increased with higher income, there were less at the higher income levels (especially within 80-100% AMI) than households that had at least one (non-severe) housing problem. White households within 0-30% AMI had at least one severe housing problem increased 0.2%. See below.



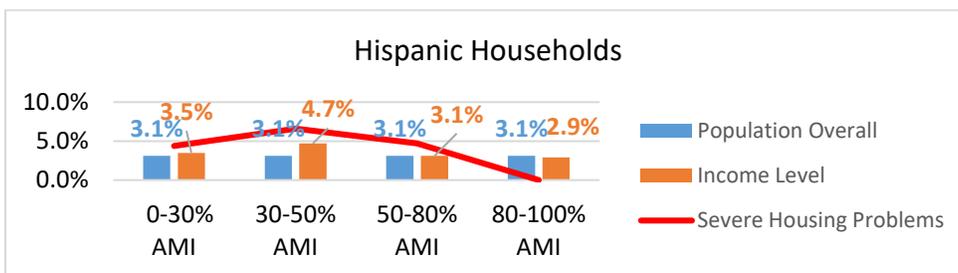
Black/African American households had the second largest share of total households having one or more severe housing problem, at every income level within 0-100% AMI. While Black/African American households having one or more severe housing problem decreased with higher income, there were more households at every income level (0-100% AMI) than households that had at least one (non-severe) housing problem. See below.



Other Race(s) households made up the third largest share of households having one or more severe housing problem, at every income level within 0-80% AMI. While Other Race(s) households having one or more severe housing problem decreased with higher income, there were more households within 30-80% AMI than households that had at least one (non-severe) housing problem. The share of households within 0-30% AMI decreased 0.4%, and households within 80-100% AMI decreased to zero. See below.



Hispanic households had the fourth largest share of households having one or more severe housing problem, and compared to households having one or more (non-severe) housing problem: decreased 0.2% within 0-30% AMI; increased 2.3% within 30-80% AMI; and decreased to zero within 80-100% AMI. See below.



Asian households had the fifth largest share of households having one or more severe housing problem, and compared to households having one or more (non-severe) housing problem: stayed flat within 0-30% AMI; decreased 0.5% within 30-80% AMI; and spiked 5.3% within 80-100% AMI.

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

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

Introduction:

While many households within 0-80% AMI struggle to pay housing costs, some populations face a disproportionately greater need in comparison. This section addresses racial and ethnic disparities in households within 0-100% AMI with regard to housing cost-burden. Housing cost-burden is defined as a household paying 30-50% of their income in housing costs. Housing costs include rent or mortgage, utilities, insurance, and property taxes.

Table 21 – Greater Need: Housing Costs Burden shows households by race and ethnicity that have: no housing cost-burden ($\leq 30\%$ of household income spent on housing costs); housing cost-burden (30-50% of household income spent on housing costs); severe housing cost-burden ($> 50\%$ of household income spent on housing costs); and no/negative income (not computed). Note that “Hispanic” is an ethnicity, not a race. Also, each of the tables lists a total for the “jurisdiction as a whole” but the races included don’t add up to that number. Therefore, an additional race category was added called “Other Race(s)” in the charts below. In order to measure likelihood of having cost-burden and severe housing cost-burden, the percentage of each race/ethnicity was calculated from the tables and compared to total percentage of the race/ethnicity in the total population. The 2011-2015 ACS 5 Year Estimate showed the following percentages of each race/ethnicity in the total population, as follows: White (78.2%); Black/African American (17.1%); American Indian Native American (0.2%); Asian (1.4%); Pacific Islander Native Hawaiian (0.2%); Other Race(s) that includes “Some other race” (1.1%) and “2 or more races” (1.8%), totaling 2.9%; and Hispanic ethnicity (3.1%).

Housing Cost Burden

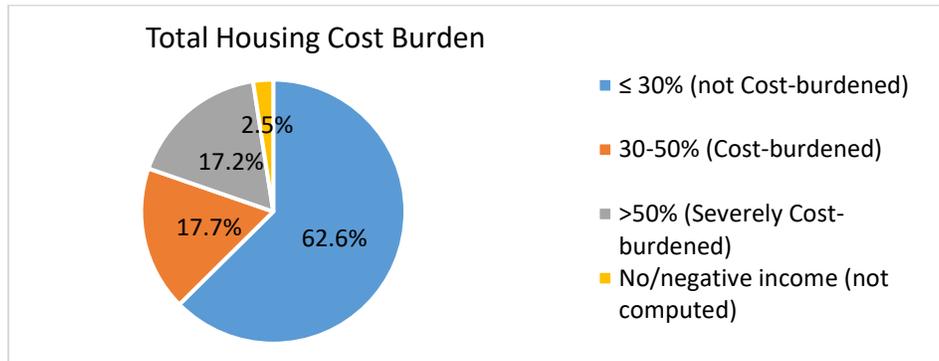
Housing Cost Burden	$\leq 30\%$	30-50%	$> 50\%$	No / negative income (not computed)
Jurisdiction as a whole	50,735	14,359	13,978	1,990
White	40,840	10,745	9,050	1,149
Black/African American	6,874	2,580	3,655	620
Asian	799	155	89	90
American Indian, Alaska Native	108	30	10	0
Pacific Islander	80	0	70	0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

Table 21 – Greater Need: Housing Cost Burdens AMI

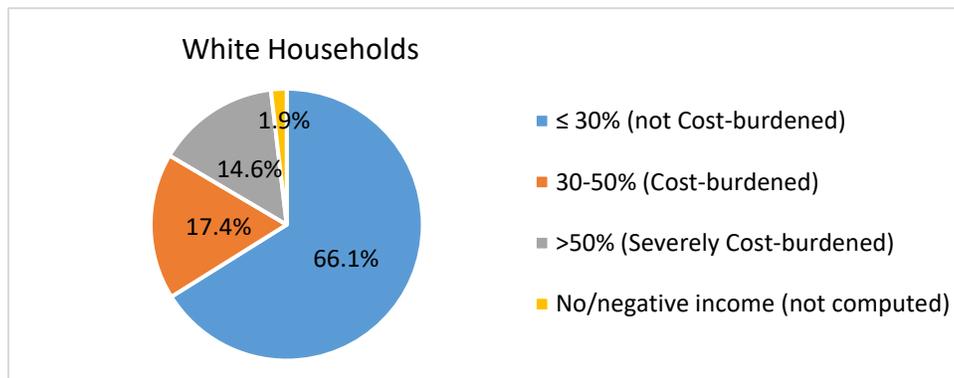
Data Source: 2011-2015 CHAS

Discussion:

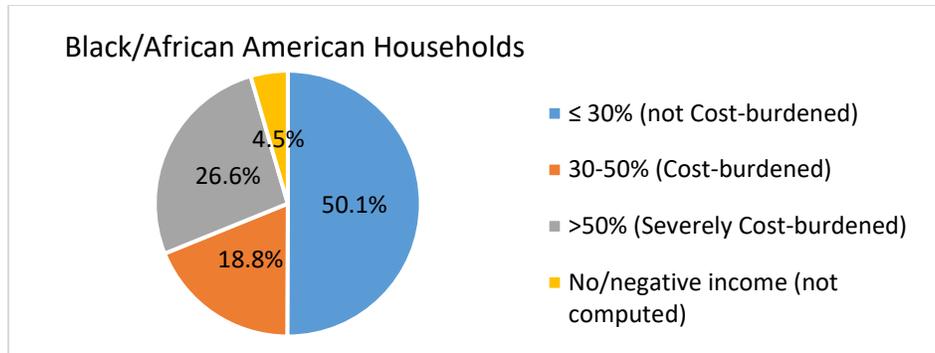
The total number of households in Table 21 is 81,062. Of the total: 50,735 (62.6%) households spent less than 30% of their income on housing costs; 14,359 (17.7%) households spent between 30-50% of their income on housing costs (*cost-burdened*); 13,978 (17.2%) households spent over 50% of their income on housing costs (*severely cost-burdened*); and 1,990 (2.5%) households either had no/negative income (not computed).



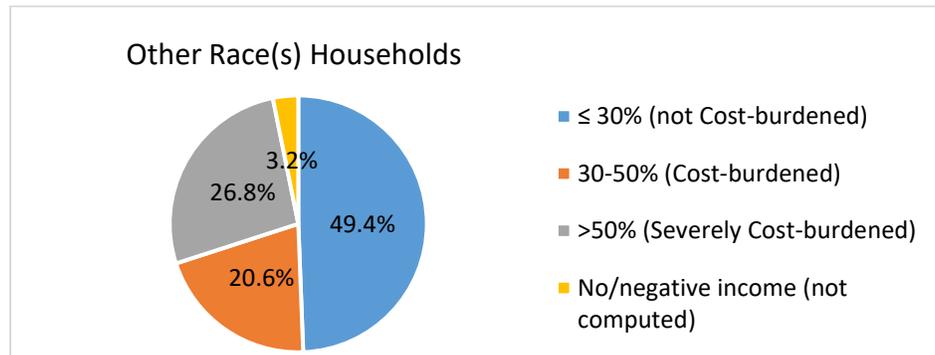
The total number of White households in Table 21 is 61,784 (76.2%). Of that total: 40,840 (66.1%) households spent less than 30% of their income on housing costs; 10,745 (17.4%) households spent between 30-50% of their income on housing costs (*cost burdened*); 9,050 (14.6%) households spent over 50% of their income on housing costs (*severely cost-burdened*); and 1,149 (1.9%) households either had no/negative income (not computed).



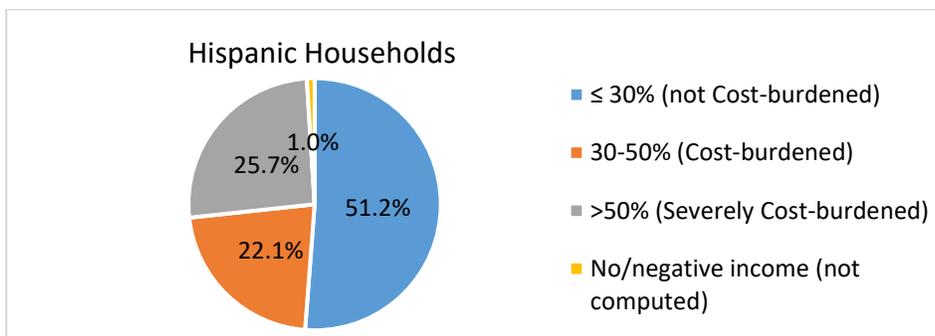
The total number of Black/African American households in Table 21 is 13,729 (16.9%). Of that total: 6,874 (50.1%) households spent less than 30% of their income on housing costs; 2,580 (18.8%) households spent between 30-50% of their income on housing costs (*cost burdened*); 3,655 (26.6%) households spent over 50% of their income on housing costs (*severely cost-burdened*); and 620 (4.5%) households either had no/negative income (not computed).



The total number of Other Race(s) households in Table 21 is 4,118 (5.1%). Of that total: 2,034 (49.4%) households spent less than 30% of their income on housing costs; 849 (20.6%) households spent between 30-50% of their income on housing costs (*cost burdened*); 1,104 (26.8%) households spent over 50% of their income on housing costs (*severely cost-burdened*); and 131 (3.2%) households either had no/negative income (not computed).

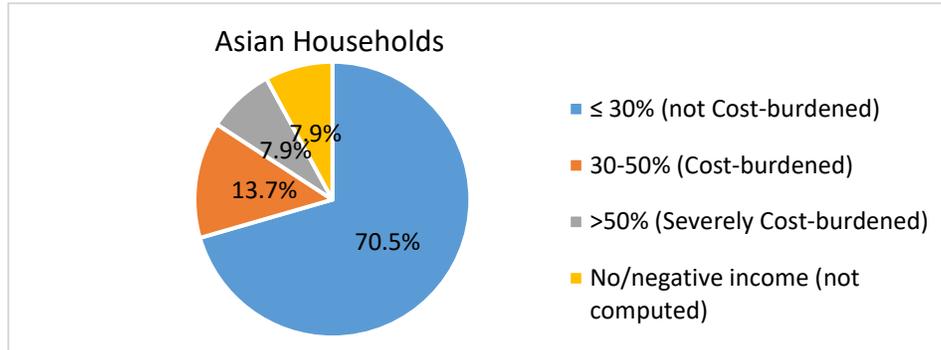


The total number of Hispanic households in Table 21 is 2,509 (3.1%). Of that total: 1,285 (51.2%) households spent less than 30% of their income on housing costs; 554 (22.1%) households spent between 30-50% of their income on housing costs (*cost burdened*); 645 (25.7%) households spent over 50% of their income on housing costs, (*severely cost-burdened*); and 25 (1%) households either had no/negative income (not computed).

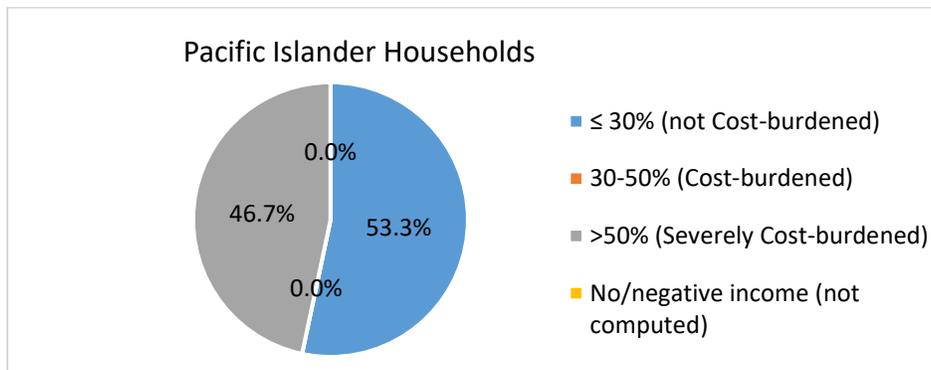


The total number of Asian households in Table 21 is 1,133 (1.4%). Of that total: 799 (70.5%) households spent less than 30% of their income on housing costs; 155 (13.7%) households spent between 30-50% of their income on housing costs (*cost burdened*); 89 (7.9%) households spent over 50% of their income on

housing costs (*severely cost-burdened*); and 90 (7.9%) households either had no/negative income (not computed).

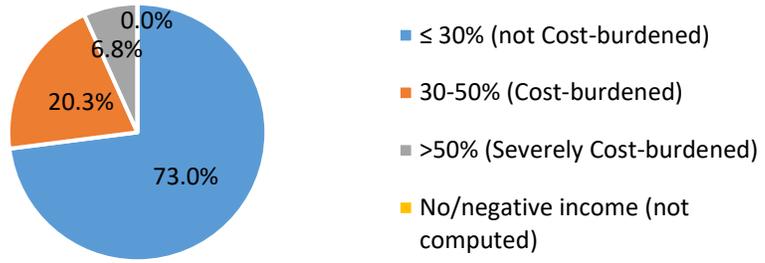


The total number of Pacific Islander households in Table 21 is 150 (0.2%). Of that total: 80 (53.3%) households spent less than 30% of their income on housing costs; no households spent between 30-50% of their income on housing costs (*cost burdened*); 70 (46.7%) households spent over 50% of their income on housing costs (*severely cost-burdened*); and no households either had no/negative income (not computed).



The total number of American Indian and Alaska Native households in Table 21 is 148 (0.2%). Of that total: 108 (73%) households spent less than 30% of their income on housing costs; 30 (20.3%) households spent between 30-50% of their income on housing costs (*cost burdened*); 10 (6.8%) households spent over 50% of their income on housing costs (*severely cost-burdened*); and no households either had no/negative income (not computed).

American Indian Alaska Native Households



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

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

According to the data given:

0-30% AMI

- White households were more likely to have housing problems and severe housing problems
- Other Race(s) households were more likely to have housing problems, severe housing problems, cost-burden and severe cost-burden
- Hispanic households were more likely to have housing problems, severe housing problems, cost-burden, and severe cost-burden
- Pacific Islander households were more likely to have housing problems, severe housing problems, and severe cost-burden

30-50% AMI

- Black/African American households were more likely to have severe housing problems, cost-burden and severe cost-burden
- Other Race(s) households were more likely to have housing problems, severe housing problems, cost-burden, and severe cost-burden
- Hispanic households were more likely to have housing problems, severe housing problems, cost-burden, and severe cost-burden

50-80% AMI

- White households were more likely to have housing problems
- Black/African American households were more likely to have housing problems and severe housing problems, cost-burden and severe cost-burden
- American Indian and Native Alaskan households were more likely to have housing problems, cost-burden and severe cost-burden
- Other Race(s) households were more likely to have severe housing problems, cost-burden and severe cost-burden
- Hispanic households were more likely to have severe housing problems, cost-burden and severe cost-burden

80-100% AMI

- White households were more likely to have housing problems
- Asian households were more likely to have housing problems and severe housing problems, cost-burden and severe cost-burden
- American Indian and Native Alaskan households were more likely to have housing problems and severe housing problems, cost-burden and severe cost-burden

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

People of color experience a much higher rate of poverty than their share of population in Knox County. According to the 2017 ACS 5 Year Estimate, Blacks/African Americans made up 16.9% of the population of Knox County, but had a poverty rate of 41.6% (the National Poverty Rate was 25.2% for Black/African Americans). People of two or more races made up 3% of the population, but had a poverty rate of 44.8% (National Rate was 18.4%) White people of Hispanic ethnicity make up 5.4% of the population of Knox County, but had a poverty rate of 34.6% (National Rate was 22.2%). While White, non-Hispanics had a much lower rate of poverty than their share of population, 21.5% and 68.1% respectively, it was more than twice the National Poverty Rate of 10.3%. See chart below.

Knoxville, Tennessee Poverty Rate By Race				
Race	Population	Poverty Rate	National Poverty Rate	Population
Black	31,252	41.60%	25.20%	16.90%
Asian	3,434	19.60%	11.90%	1.90%
Other	3,077	32.60%	23.80%	1.70%
Two Or More Races	5,520	44.80%	18.40%	3.00%
White	125,569	21.50%	10.30%	68.10%
Hispanic	9,972	34.60%	22.20%	5.40%
**National Average of Black Americans below the poverty line = 25.2%				

Source: 2017 ACS 5 Year

Native American women earn 57 cents for every dollar that White, non-Hispanic men earn (Source: CNBC.com, 6/10/2018). And data shows that gender and racial wage gaps persist for women of Asian American and Pacific Islander women (Source: National Partnership for Women and Families, February 2020).

During the City’s community engagement process, comments about creating a more equitable environment in which minorities, especially Black/African American, can access economic opportunity through which issues of poverty (including housing affordability) may be resolved, include: focusing on economic development and creating entrepreneurs in neighborhoods where there is income disparity; a greater emphasis is needed to partner with private businesses to remove blight, fill vacant buildings, and redevelop targeted corridors; that East Knoxville and Mechanicsville neighborhoods once had a vibrant small business presence and can again with support; focus on building community capacity in higher risk neighborhoods to develop a neighborhood-led supporting a community network coalition with non-profits and other organizations, business owners, institutions, and other stakeholders to successfully advocate for and engage the populations of East Knoxville, South Knoxville, Lonsdale, and

Mechanicsville; the benefits of having a united community development voice for the East Knoxville and Mechanicsville neighborhoods; and that the goals of affordable housing and good jobs are needed and support one another.

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

- Neighborhood Needs – Public Services (crime prevention, substance abuse/addiction, health, mental health, employment and job training services, recreations, energy conservation, etc.) and Overall Quality of Life in the Neighborhood (walkability, safety, etc.)
- Homelessness Needs – Employment and Economic Stability and Supportive Services Connecting People to Resources
- Economic Development Needs – Start-ups and Business Expansion, Support for Minority- and Women-owned Businesses, and Job Creation
- Special Populations’ Housing and Service Needs – for people Coming Out of Prison or Jail, for people with Developmental Disabilities, for people with Mental Illness, and the Frail Elderly.

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

Other (non-housing) needs identified during the community engagement process include:

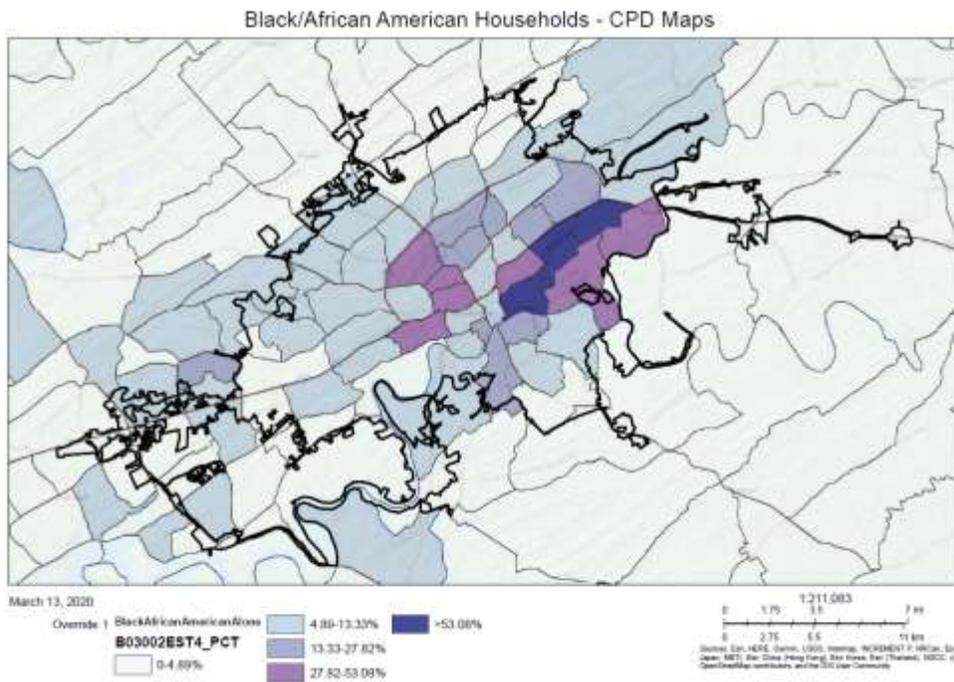
Neighborhoods - Improve the relationship between KCDC security and surrounding neighborhoods; Improve relationship with communities and street homeless population; Reduce gun violence; Racial tension in the community is a challenge; Blighted buildings should be replaced/revitalized for businesses; Too many blighted properties; Tear down existing empty structures could facilitate growth and has the added benefit of reducing crime and blight; and a Greater emphasis is needed on partnering with private businesses to remove blight, fill vacant buildings, and redevelop targeted corridors.

Services - Increased access to fresh foods (Lonsdale and areas of East Knoxville); Increased access to fresh food for seniors; Increased community supports for seniors (like Meals on Wheels); Access to affordable and mobile devices need to be available to students; Loss of healthcare facilities and hospitals in certain areas of Knoxville is a challenge; Larger trash bins and more frequent pick up to reduce litter; and Increase number of garbage receptacles.

Public Infrastructure - Cleanup and maintenance of parks, sidewalks, roadsides, and other common areas; Increased ambient lighting in parks and other common areas would aid in fighting crime; Target funding to neighborhoods with higher needs; More parks are needed in neighborhoods; Traffic calming is needed; Transit shelters are needed (to house multiple people and wheelchair users); Sidewalks and cross walks are needed near existing bus stops; Availability of public WIFI needs to be throughout public and high traffic areas; and water/sewer infrastructure repairs in flood-prone areas.

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

The largest racial minority in the city of Knoxville is Black/African American households, which made up 17.1% of the total population (2011-2015 ACS). While represented in neighborhoods across the city, there are higher concentrations of Black/African American households in East Knoxville (Edgewood, Parkridge, Park City, Burlington, Chilhowee, and Morningside, Five Points, and Holston Hills), Mechanicsville, Western Heights, College Hills, Lonsdale, and Marble City/Sutherland Avenue areas. See the map below (CPD Maps data accessed 3/13/2020).



The second largest share of total population are Hispanic households, a significant ethnic minority in the city of Knoxville, which made up 3.1% of total population (2011-2015 ACS). There are neighborhoods in which Hispanic populations are concentrated, including East Knoxville (including Marble Hill), Lonsdale, Western Heights, the Papermill Road/Middlebrook Pike area, Timbercrest, and an a small portion just inside the city limits at Walker Springs. See the map below (CPD Maps data accessed 3/13/2020).

NA-35 Public Housing – 91.205(b)

Introduction

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

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

The following tables include two sources of information:

1. PIC/PIH Information Center data prepopulated in the Consolidated Plan IDIS template
2. Updated data from KCDC (Knoxville's Public Housing Authority)

Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

From KCDC (6/8/2020):

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

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

Characteristics of Residents

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

From KCDC (6/8/2020):

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	11,446	7,558	11,185		10,173	12,640	14,376	8,548
Average length of stay	4	3	5		2	9	4	1
Average Household size	2	2	1		2	2	1	3
# Homeless at admission	56	5	0		90	566	94	2
# of Elderly Program Participants (>62)	606	10	382		57	439	47	0
# of Disabled Families	1,042	40	465		153	1,098	65	1
# of Families requesting accessibility features	0	0	3,119		0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	48	1,615	1,550	0	1,377	19	0	125

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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

From KCDC (6/8/2020):

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

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	34	49	0	42	2	0	4
Not Hispanic	0	72	3,085	3,417	0	3,093	32	0	233

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

From KCDC (6/8/2020):

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

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

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

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

- More Units
- Safety Concerns
- Single, non-disabled Housing
- Emergency Housing
- Employment
- More Stable/Higher Paying Jobs
- Education/Training
- Utility Assistance
- Mental Health Support Services

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

Discussion

Within the last five years, KCDC has converted most of its Low-Income Public Housing (LIPH) properties to PBRA/RAD within the last 4 years. This has enabled them to use funds to respond to capital improvements and updates to existing housing stock, as well as to develop newly constructed housing. Properties still slated to convert within the next 1-2 years are:

- Cagle Terrace
- Northgate Terrace
- Western Heights

KCDC just completed the Master Plan for the Austin Homes community. The Austin Master Plan design phase was completed during Spring 2019, and construction will begin in the upcoming fiscal year. The aim in this Master Plan is to add additional affordable housing units, tax credit units, and market rate units to address the need for additional housing units in the community.

Additionally, KCDC continues to address the Five Points Neighborhood Redevelopment, which has so far used a combination of funds from RAD and Low-Income Housing Tax Credits, as well as money from the City of Knoxville, to build one hundred and seventy four units of Family and Elderly/Disabled designated. The redevelopment was done in four phases with the first units leased in 2018 and the fourth phase completed in May 2020.

KCDC oversees a combination of Project-Based Vouchers (PBV) and Tenant-based Vouchers. PBV are another means of providing more affordable housing in Knoxville. Over the next fiscal year, KCDC will administer a total of 351 PBVs in Knoxville/Knox County. This number includes 214 existing PBVs, an additional 84 PBVs under AHAP, and 53 new PBV units which are under construction on Clifton Road. These 53 units are expected to be leased by the end of summer 2020. KCDC continues to look at opportunities to expand the PBV program in the Knoxville area.

The physical modifications requested by KCDC tenants (grab bars, flashing smoke detectors, etc.) are typically addressed quickly and efficiently. KCDC has a Reasonable Accommodation Policy and processes in place to ensure that those with disabilities can fully utilize its programs and services.

For KCDC tenants and applicants, employment continues to be an issue, with individuals not working at all, or working jobs where they are paid minimum wage; jobs where hours are undependable or work is seasonal; or jobs that do not allow for advancement beyond entry level. Lack of dependable employment causes financial instability, and families often find they cannot meet their rent or utility obligations consistently. KCDC is seeking grants, such as the Jobs Plus grant, to help in this effort.

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

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

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

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

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	99	2	2523	1223	957	244
Persons in Households with Only Children	23	28	795	398	38	180
Persons in Households with Only Adults	510	220	6640	2492	1766	342
Chronically Homeless Individuals	36	100	766	295	7	992
Chronically Homeless Families	0	1	51	9	58	1123
Veterans	55	12	746	193	164	425
Unaccompanied Child	23	28	795	398	28	199
Persons with HIV	0	0	20	0	7	707
Severely Mentally Ill	71	47	1211	95	462	464

Chronic Substance Abuse	36	29	371	56	76	432
Victims of Domestic Violence	22	8	1399	484	437	382

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional):
White	443	137
Black or African-American	137	48
Asian	0	0
American Indian or Alaska Native	6	3
Native Hawaiian or Other Pacific Islander	0	0
Multiple Races	19	7
Ethnicity:	Sheltered:	Unsheltered (optional):
Non Hispanic/Non Latino	579	193
Hispanic/Latino	26	2

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

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

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

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

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

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

Discussion:

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

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

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

Introduction:

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

Describe the characteristics of special needs populations in your community:

Elderly - The 2011-2015 CHAS data estimated that there were 22,887 households (28.2% of total 81,090 households) in the city of Knoxville that have an elderly person, aged 62 and older, present. There were 15,103 elderly households with at least one person who is age 62-74 years, and 8,489 (56%) of those households were within 0-80% AMI. People over the age of 74 are often considered the *frail* elderly. CHAS data in Table 6 show that there were over 7,784 households that contained at least one person age 75 years or older and that 4,900 (63%) of those households were within 0-80% HAMFI. According to Table 10, the largest share of owner-occupied households within 0-80% AMI that are severely cost-burdened, are elderly households (1,301). A significant number (1,484) of elderly, renter households within 0-80% AMI, are also severely cost-burdened.

Individuals with a Disability - There are an estimated 27,199 people in the city of Knoxville with a disability (15% of the non-institutionalized population of city of Knoxville) according to the 2011-2015 ACS 5-Year Estimates. About 1,871 of the total were children under 18 years of age, about 9,388 were age 65 and over, and 15,940 were adults, age 18-64 years. Approximately 6.7% of adults (ages 18-64) with a disability had ambulatory impairment; 6.5% had a cognitive impairment; 5% had independent living difficulties; 2.4% had vision disability; 2.1% had a hearing disability; and 2% had self-care difficulty. The 2011-2015 ACS estimated that 49.2% of all people age 16 years and above who were disabled were living at 149% or below the poverty level: 31.6% within 0-100% poverty level and 17.5% within 100-149% of poverty level.

People that were both elderly and had a disability were much more likely to live at or below poverty level. The top disabling conditions among the elderly were: ambulatory difficulties, independent living difficulties, hearing, and cognitive impairment (including developmental and mental disabilities). Elderly people experiencing a disability also make up a significant percentage of households needing assistance with housing. As noted above, 2011-2015 ACS 5-Year Estimate data show that about 9,388 (34.5%) of people with a disability were age 65 and over.

Individuals Struggling with Substance Abuse - According to the National Center for Disease Control (CDC), in any given 30 day period in 2017: 11.2% of Americans aged 12 and older used an illicit drug; 24.5% of Americans aged 12 and older engaged in binge drinking; and 6.1% of Americans aged 12 and older engaged in heavy alcohol use. In any given 30 day period in 2018: 20.8% of all adolescents in grades 9-12 used electronic cigarettes and 27.1% used any type of tobacco, including but not limited to cigarettes, electronic cigarettes, cigars, and smokeless tobacco.

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

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

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

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

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

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

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

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

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

The following is from the City's Community Needs survey, under the heading, *Special Populations' Housing and Service Needs*.

Individuals with Mental Illness - Closing of Lakeshore is a concern, as many former residents had nowhere to go; Growing mental health problem means growing need for facilities/services; and Underlying causes of homelessness is often grief, addiction, trauma, ACEs.

Individuals Experiencing Domestic Violence – There's an unmet need for emergency housing for victims of domestic violence, especially within the immigrant and refugee populations.

Elderly People (independent living with supportive services) and for the Frail Elderly - Incentives are needed to encourage developers to build affordable housing for seniors; the need for the State of Tennessee Department of Human Services (DHS) to work together to not have benefits "cancel" each other out leaving seniors hard-pressed to afford housing costs and food; a desire for more multigenerational housing; expansion of hospice and hospice-funded programs; increased need for access to fresh foods in Lonsdale and areas of East Knoxville; increased community supports (like Mobile Meals); System navigation assistance for the elderly/caregivers; Creation of city/county coordinator position to help seniors navigate options; Help with Medicare, Social Security, rides to appointments, etc.; More on-demand transit like an Uber for seniors; More single-rider and multi-rider options; and Expansion of hospice and hospice-funded programs.

Substance Abuse/Addiction Services - Bring services to the people (instead of making people find transportation to where services are); More consistency is needed in special needs programs (opioids); and People with HIV+ and Hepatitis+ lack access to drug treatment services (including syringes) and programs; There's no place for people to go after rehabilitation, so they become homeless again; and Lack of coordination between hospitals and jails for re-entry to the community.

People coming out of Prison or Jail - Increase "second chance" housing, as a criminal record can be a barrier to housing; There's no place for people to go after rehabilitation, so they become homeless again; Lack of coordination between hospitals and jails for re-entry to the community; More halfway houses for people coming out of jail/prison; Lowering Qualification Requirements for Affordable Housing. Former offenders and persons with a criminal background and their families also can be disqualified from public housing or Section 8 rental assistance, so assistance with housing for low-income members of this subpopulation is a need. Work opportunities for persons with histories of justice involvement/Felony Re-entry Programs are needed.

People with Developmental Disabilities - More recreation programs for people with developmental

disabilities are needed. An interesting observation was made that babies born addicted to drugs often experience developmental disabilities well into childhood, so the correlation between this need in the community may relate to prenatal drug exposure.

Unaccompanied Youth - More permanent housing options for youth aging out of government programs designed for them; A shared housing model/roommates for young people; A program like Scholar's House for homeless college students; and Increased housing for the adopted/foster population.

Accessibility Improvements for Individuals with a Disability - Make all units that receive government funds accessible to all populations; If government funds are used in the construction of housing, then each unit needs to be accessible for people with disabilities; More fair and accessible affordable housing is needed; Expand City ADA office; Train public employees on persons experiencing IDD (Intellectual/Developmental Disabilities); People experiencing these sometimes have trouble gaining access to services, interacting with law enforcement, and any number of other communications that are necessary for daily living; Disability training for agencies and in general; and Recreation programs for individuals with developmental disabilities.

Individuals with AIDS/HIV - People with HIV+ and Hepatitis+ lack access to low barrier housing and people with HIV+ and Hepatitis+ lack access to drug treatment services (including sterile syringes) and programs.

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

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

Discussion:

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

The City will fund accessibility modification, emergency home repair, minor home repairs, and housing rehabilitation programs that will address safety, accessibility, and affordability issues in housing. Funds are also being allocated with this Plan for construction of housing, through CHDOs, that are affordable and accessible. The City has a commitment to make all new housing constructed meet *visitability* guidelines, meaning at least one zero-step entry, an accessible first floor bathroom and other rooms for

those with mobility issues. The City will also use its own local funding, and its direct allocation of ESG dollars to continue to fund essential homeless services.

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

Describe the jurisdiction’s need for Public Facilities:

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

How were these needs determined?

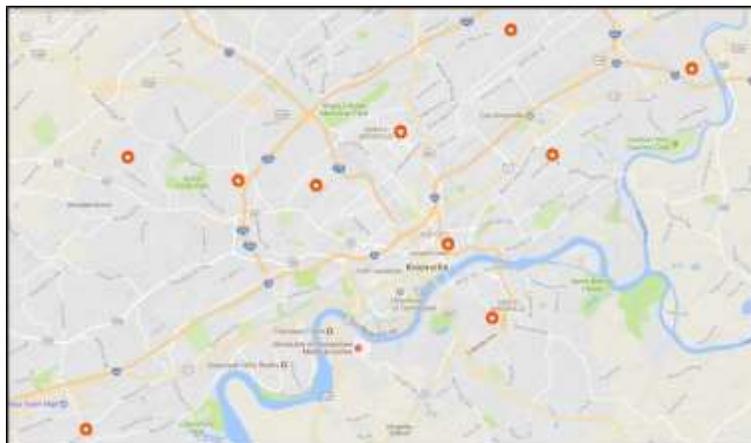
Respondents to the City’s Community Needs survey identified Public Facilities Needs as last on the list of priority needs categories. They identified the following (in italics) as priority Public facility needs.

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

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

The City of Knoxville has eleven Community/Recreation Centers that serve both adults and children/youth, many of them in low- and moderate-income neighborhoods:

- Downtown: Cal Johnson Recreation Center (LMA)
- North city: Christenberry Community Center and Inskip-Norwood Recreation Center (LMAs)
- Northwest city: Cumberland Estates Recreation Center and West Haven Recreation Center
- South city: Cecil Webb Recreation Center (LMA)
- East city: Dr. E.V. Davidson Community Center (LMA); Milton Roberts Recreation Center; and Richard Leake Recreation Center
- West city: Lonsdale Community Center (LMA)



Ten of the eleven Community/Recreation Centers provide after school care programs and summer camp for children ages 6-12 years at low-cost.

The City of Knoxville's Engineering Department is currently (June 2020) working on the following construction and design projects at youth centers, including: Cal Johnson Recreation Center Renovations Project; Cumberland Estates Recreation Center Roof Replacement Project; and Knoxville Science Museum (Former Safety Building); and Milton Roberts Recreation Center Roof Replacement Project.

Senior Centers: There are three main senior centers in the city of Knoxville. Knox County also operates senior citizens centers.

The John T. O'Connor Senior Center is in East Knoxville, adjacent to Caswell Park, Ashley Nicole Dream Playground, the First Creek Greenway and the Cansler YMCA and on a transit route. The Center is managed by Knoxville-Knox County Community Action Committee (CAC) and recently underwent major renovation. It offers a wide range of activities and services for citizens 55 years and older. Everyday activities include blood pressure checks, cards, billiards and horseshoes. Other activities available throughout the week include aerobics, dance and basket weaving. There is no general membership fee.

The Larry Cox Senior Center is located in North Knoxville, adjacent to Edgewood Park and on a transit route. It received a renovation and 960-square-foot addition in 2012. The addition includes new formal entrance, new restrooms, a lobby/gathering area, and an employee office. What once served as a gym was converted into a community room. The existing kitchen received a full renovation. The former entrance to the center was turned into a back patio. The Larry Cox Center hosts a hiking club.

The South Knoxville Community Center is in South Knoxville near Mary Vestal Park and it is a 4 minute walk from a transit route. The Center has a variety of senior programs open to the public, including aquatic programs at the indoor pool on the bottom floor of the facility.

Veterans Centers: There are medical centers and Veterans Affairs offices, but not a dedicated Veterans Center in the city. However, the Knox County Veterans Services Office visits the senior centers.

Arts Centers: Knoxville Arts & Fine Crafts Center is located in North Knoxville and on a transit route. It has been a valuable addition to the City of Knoxville Parks & Recreation Department's programs for over thirty years. The program has grown to serve thousands of Knoxvillians and citizens in surrounding counties.

Describe the jurisdiction's need for Public Improvements:

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

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

The community engagement process identified some homeless facility needs: Low-barrier shelter/low barrier shelter focused on housing; More shelters/shelter space for men; A “Runaway” Shelter; More places for the homeless to shower and do laundry; More emergency shelter for victims of domestic violence; and the Day Space needs safety, stability, protection from the elements; and access to amenities – phone-charging and computer access.

How were these needs determined?

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

Street Improvements – Pedestrian (sidewalks, intersection markings, street lights, crosswalks, transit shelters, etc.): Sidewalks and cross walks are needed near existing bus stops; Sidewalks need maintenance; Roadside clean up should be a priority; Traffic calming is needed; More transit shelters are needed (to house multiple people and wheelchair users); and Increase KAT shelters with security features. The City of Knoxville’s Engineering Department is currently (June 2020) working on the following construction and design projects: Cumberland Avenue Corridor Project, Cumberland Avenue Signals Project, Curb Cuts Project – 2020, Gay Street Crosswalks Project, Gay Street Streetscapes Project - 700 Block, Magnolia Avenue Streetscapes Project, Jackson Avenue Streetscape Project, N. Central Street Streetscapes Project, Sevier Ave. Improvements Project, Wilson Avenue Sidewalk Project, Sheffield Drive Sidewalk Improvements, Sidewalk Replacement Project – 2020, On-Call Sidewalk Replacement Project, the Main Street Trolley Stop Project, and soon, a new sidewalk for Lancaster Drive to connect a neighborhood hub to the Urban Wilderness.

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

Parks: Cleanup and maintenance of parks and other common areas; More parks are needed in neighborhoods; More greenways are needed; More bathrooms (and cleaner) are needed; Install more (and maintain) water fountains; Install more lights in parks to reduce crime and allow residents to have gatherings; and Install accessible electricity in parks to allow residents to charge their devices, etc. There needs to be an end to homeless encampments on public property. There is no place for people living in their cars to park. The City of Knoxville’s Engineering Department is currently (June 2020) working on the Urban Wilderness Gateway Project construction to add park space.

Street Improvements – Vehicular (traffic, sight lines, signage, street lights, traffic signals): Increase traffic alleviation; Traffic Safety and enforcing the speeding laws; More traffic calming; Paving and repairing streets; Better trash pickup; More lighting; More crosswalks; Speed bumps on Connecticut Avenue; and Need roadway and infrastructure improvements on Chapman Highway. The City of Knoxville’s Engineering Department is currently (June 2020) working on the following construction and design projects: Cumberland Avenue Corridor Project, Cumberland Avenue Signals Project, Sevier Ave.

Improvements Project, Washington Pike from I-640 to Murphy Road Project, Jackson Avenue Ramps, Mineral Springs Avenue Bridge Replacement Project, and Resurfacing Phase I & II Project – 2020.

Water and Sewer Line Improvements, Drainage, and Storm Water Improvements: When it storms, storm water drains are often dysfunctional (East Knoxville). The City of Knoxville’s Engineering Department is currently (June 2020) working on the following construction and design projects: Cured-In-Place Pipe Project – 2018.

Street Improvements – Bicycles (bike lanes, etc.): Urban Wilderness Gateway Project

The Engineering Department is also working on: several general neighborhood improvement projects, including South Waterfront Projects; Vestal Neighborhood, and Downtown North; projects that will benefit economic development such as the (Former) State Supreme Court Site and the I-275 Business Park Access Improvements Project; and general public services such as the new Police & Fire Headquarters and Prosser Road Vehicle Impoundment Building Project.

Describe the jurisdiction’s need for Public Services:

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

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

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

How were these needs determined?

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

Health Services (including mental health services): Support medical care services, especially mental health services; Support homeless care givers and case workers; and Life skills training is needed for those with mental illness. Increase “people-centered” case management and wrap around services: Current services often do not meet all the needs of the individuals; and a more focused approach on service delivery that is more customer-friendly. Increase health services at lower costs: Health services

expensive and scarce; Many ailments go untreated because treatment is unaffordable or patients lack knowledge on how to access healthcare system; Increase mental health services and facilities; Underlying causes of homelessness is often grief, addiction, trauma, ACEs. Care for the Care-givers is needed because there's a lack of resources. Grief counseling for care givers to cope with clients dying (overdoses, especially). Other needs include: Removal of barriers for services for undocumented people; More and better case management and start-up services for homeless youth; Prevention starting with the children and in the schools - We need programs in the schools teaching coping skills, empathy and compassion. An army of role models and mentors is needed. The loss of healthcare facilities and hospitals in certain areas of Knoxville is a challenge.

Employment and Job Training Services: "Working Poor Dilemma" 30-80% AMI is worse off working because they do not receive as much assistance as those who do not work. Need to incentivize work and increase efforts to get 30-80% AMI population into affordable housing); More vocational schools are needed; Work opportunities for persons with histories of justice involvement/Felony Re-entry Programs; Lack of transportation to job centers; Support and training underserved women; and:

Construction Training

- Job training because industries like construction are having difficulty finding skilled laborer
- Increase training for construction workers - high paying jobs are currently going unfilled
- Construction jobs should be targeted, as they pay living wages and provide highly valuable skills for the employees
- Maintain efforts concerning affordable housing, but also increase emphasis on building a career ladder for residents
- Not only can residents work construction to build housing in low income areas, they can build up their own houses and neighborhoods with the newly acquired skills that construction employment brings
- Increase support systems and programs like KLF Workforce Development
- Barriers for admittance in these programs/services should be reduced/eliminated (time limits and drug testing)
- Continue allowances for participants
- Develop a training-to-employment construction career ladder within the East Knoxville / Mechanicsville neighborhoods with the Community Development Network and other partners so that trained residents can get jobs within the housing construction and rehabbing job fields funded by CDBG within their neighborhoods.

Crime Prevention: De-escalation training for police to better manage incidents with persons with mental health issues; There is on-going race discrimination in employment, criminal justice, healthcare and education; Police and community relations is a challenge in the Black/African American community (PARC complaints are not resolved satisfactorily); A specific solution that is already in place is the card issued to law enforcement that assists with their communication with deaf individuals. This card is popular among the disabled community and police officers because of its effectiveness. Because of the popularity, the participants desired for the card to be possibly expanded to encompass other IDs; Work opportunities for persons with histories of justice involvement/Felony Re-entry Programs; Police patrols especially traffic enforcement; Limiting access to guns/violence prevention; Better Community Interaction to curb violence and illegal activity; and Increased ambient lighting in parks and other common areas would aid in fighting crime.

Substance Abuse/Addiction Services: Bring services to the people (instead of making people find transportation to where services are); More consistency is needed in special needs programs (opioids); and People with HIV+ and Hepatitis+ lack access to drug treatment services (including syringes) and programs.

Childcare - More affordable or free childcare; Affordable high quality child care.

Education Services - Increased accessibility of social services in areas of scarcity (Lonsdale community) that support families (with children in Lonsdale Elementary School); Give high school students chances to set goals for post high school; Social workers in KCDC housing should track school absenteeism; To prevent bullying, education is needed for youth about disabilities; Knox County Schools needs liaison to connect families with resources; Increase funding for schools that have higher needs; Decrease the Parent Responsibility Zone to increase attendance; More community schools (K-8th grade), Make Lonsdale a K-8 community school; and More neighborhood schools instead of larger, “zoned” schools.

Energy Conservation - Renewable energy & distributed energy options and Electric, wind and solar tech for public service buildings.

Recreation - More youth centers or gyms (that are free) and Recreation programs for individuals with developmental disabilities.

Fair Housing Counseling Services: Need more services to immigrant populations; Better fair housing enforcement; Recognition that slumlords do still exist and they do not keep up with repairs and take advantage of already bad situations; More education to landlords will increase their awareness; THRC fliers were requested to be printed in Spanish; Refugees need information/education about their legal rights to housing; Shelters will not take in pregnant women/discriminatory; and Homeless with service dogs can not get access to shelter and health care/lack of advocacy/knowing their legal rights. Public services comments were also included in the *Neighborhood Needs* category of the survey:

Public Services (crime prevention, substance abuse/addiction, health, mental health, employment and job training services, recreation, energy conservation, etc.): Increased police & Neighborhood Watch presence, shortened response times, implementation of street cameras, and lowering the speed limits; Limiting access to guns/violence prevention; and better community interaction to curb violence and illegal activity. With the KPD specifically: Improve relationships between KPD and neighborhoods (positive interactions/relationships between Lonsdale residents & local law enforcement officers); Decrease police response times; Increase number of Spanish-speaking police officers; Improve relationships with people experiencing street homelessness; Treat people with dignity; and Targeting and criminalizing poverty are a problem. Better enforcement of Language Line usage and improvement of webpage translations is needed.

The Coronavirus/COVID-19 pandemic was instrumental in the City’s decision to expand its public service activities. Due to the COVID-19 pandemic and its economic consequences, the waiver of the 15% maximum of the City, and additional resources, the City has submitted a Substantial Amendment in June 2020, to address public service needs that have arisen. Three new projects will be funded primarily with supplemental CDBG (CDBG-CV) funds available through the Coronavirus Aid, Relief, and Economic Security (CARES) funding for grants to prevent, prepare for, and respond to COVID-19: Housing Payments Assistance; Mobile Meals; and Workforce Development. As outlined further in the 2020-2021 Annual Action Plan, some prior year CDBG funds will be used as well.

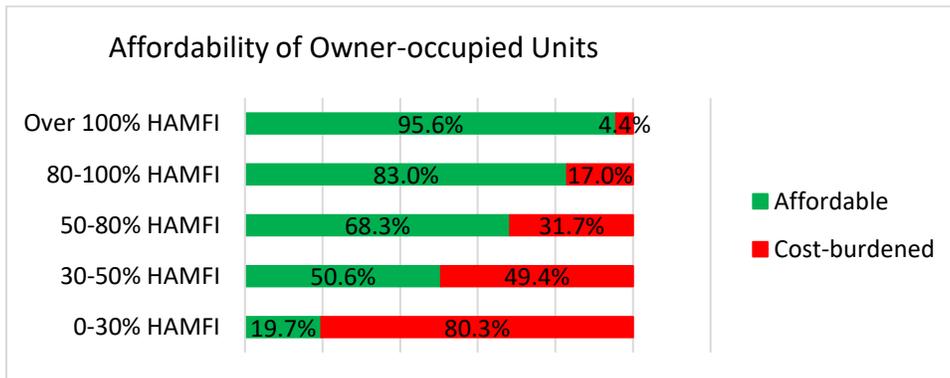
Housing Market Analysis

MA-05 Overview

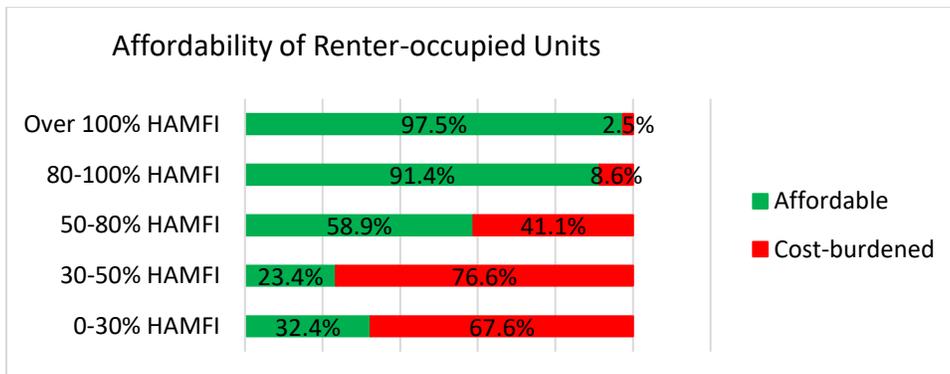
Housing Market Analysis Overview:

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

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



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



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

Introduction

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

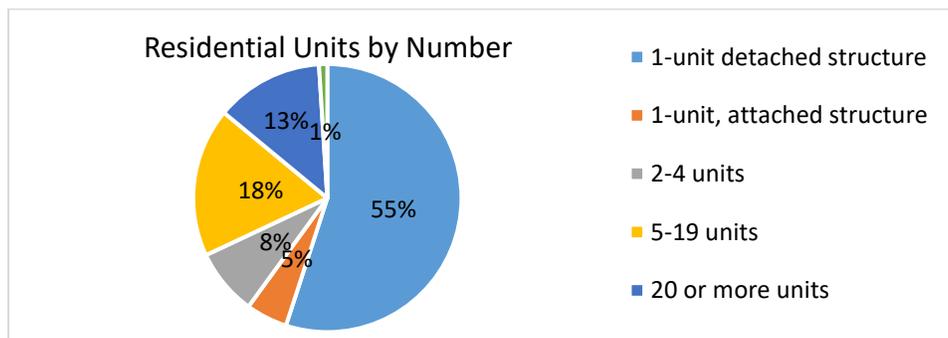
All residential properties by number of units

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

Table 26 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

According to Table 26 - Residential Properties by Unit Number, there were 89,978 total units in Knoxville. The largest share was 1-unit detached structure (49,505 or 55%), followed by (in descending order): 5-19 units (16,200 or 18%); 20 or more units (11,715 or 13%); 2-4 units (6,809 or 8%); 1-unit, attached structure (4,615 or 5%); and Mobile Home, boat, RV, van, etc. (1,134 or 1%). See below.



Unit Size by Tenure

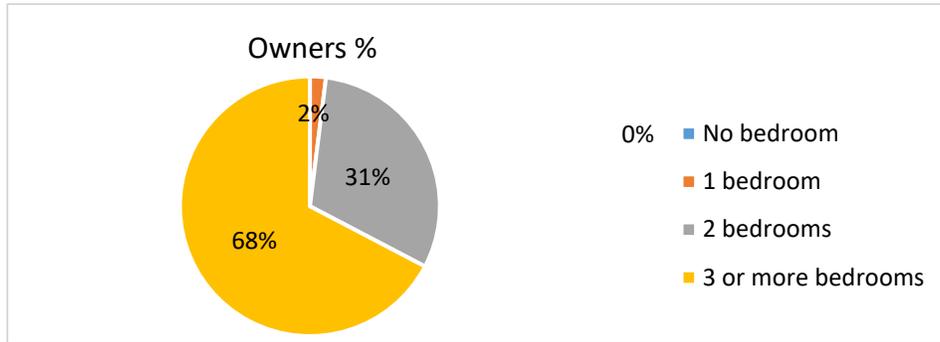
	Owners		Renters	
	Number	%	Number	%
No bedroom	69	0%	1,965	5%
1 bedroom	590	2%	12,630	29%
2 bedrooms	11,530	31%	18,800	43%
3 or more bedrooms	25,575	68%	9,899	23%
Total	37,764	101%	43,294	100%

Table 27 – Unit Size by Tenure

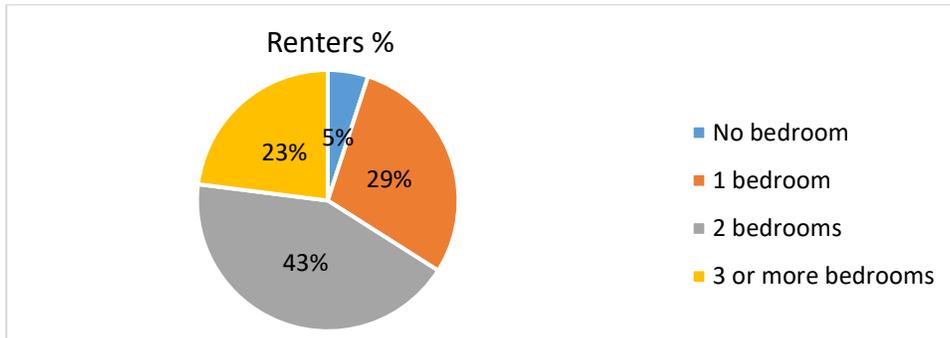
Data Source: 2011-2015 ACS

According to Table 32 - Unit Size by Tenure, there were 37,764 Owner and 43,294 Renter residential units.

The largest share of Owner units were 3 or more bedrooms (25,575 or 68%), followed by (in descending order): 2 bedrooms (11,530 or 31%); and 1 bedroom (590 or 2%). There were not any No bedroom Owner units.



The largest share of Renter units were 2 bedrooms (18,800 or 43%), followed by (in descending order): 1 bedroom (12,630 or 29%); 3 or more bedrooms (9,899 or 23%); and No bedroom (1,965 or 5%).



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

Federal CDBG and HOME programs currently assist eligible households with an annual income that does not exceed 80% of AMI. Agencies that receive ESG funding through the City of Knoxville serve individuals and households that are either experiencing homelessness (presumed to be Extremely Low Income) or are precariously-housed (presumed to be Low to Moderate Income). The City of Knoxville’s Affordable Rental Development Fund (ARDF) uses local general funds and assists households up to 100% AMI, but gives households at 0-80% AMI priority.

Funding Source	# Households/Housing Units Estimated			
	Total #	0-30% AMI	30-50% AMI	50-80% AMI
Federal - HOME				
• Owner-occupied Rehabilitation	75:	25	25	25
• Rental Rehabilitation/Development	375:	125	125	125
• DPA/CHDO-developed Housing	40:		15	25
Federal – CDBG				
• Emergency Home Repair	750:	375	250	125
• Minor Home Repair	300:	150	125	25
Local – City ARDF				
• Rental Housing Development	415:	150	200	65

KCDC just completed a Master Plan and all phases of revitalization of Five Points (174 units for families and elderly/disabled individuals). KCDC has also undertaken a Master Plan for the Austin Homes community. The Austin Master Plan design phase was completed during spring 2019, and will begin to be carried out in the upcoming fiscal year. The aim in this Master Plan is to add additional affordable housing units, tax credit units, and market rate units to address the need for additional housing units within the community.

KCDC oversees Knoxville’s Project-based Vouchers (PBV). Over the next fiscal year, KCDC will administer a total of 351 PBVs in Knoxville/Knox County. This number includes 214 existing PBVs, an additional 84 PBVs under AHAP, and 53 new PBV units which KCDC is building on Clifton Road. These 53 units are expected to be leased by the end of summer 2020. KCDC continues to look at opportunities to expand the PBV program in the Knoxville area.

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

Since 2015, over 1,000 Section 8 units have been lost across the city (Source: KCDC, February 2017):

Norwood Manor (NW Knoxville)	101
Meadow Wood (NW Knoxville)	235
Willow Creek (NW Knoxville)	134
Southwood (South Knoxville)	101
Prestwick Ridge (West Knoxville)	136
Sutter’s Mill (West Knoxville)	225
West Vista Ridge (West Knoxville)	96
	1,028

KCDC has undertaken a Master Plan for the Austin Homes community and plans to demolish up to 129 units there. HUD *requires one-to-one unit replacement* of demolished units; therefore, there should be no decrease of KCDC’s affordable housing inventory. The Austin Master Plan design phase was completed during spring 2019, and implementation will begin in the upcoming fiscal year.

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

By every measure, from past (2011-2015) data to more recent information from KCDC waiting lists, there is a large gap between the need for rental housing and the supply.

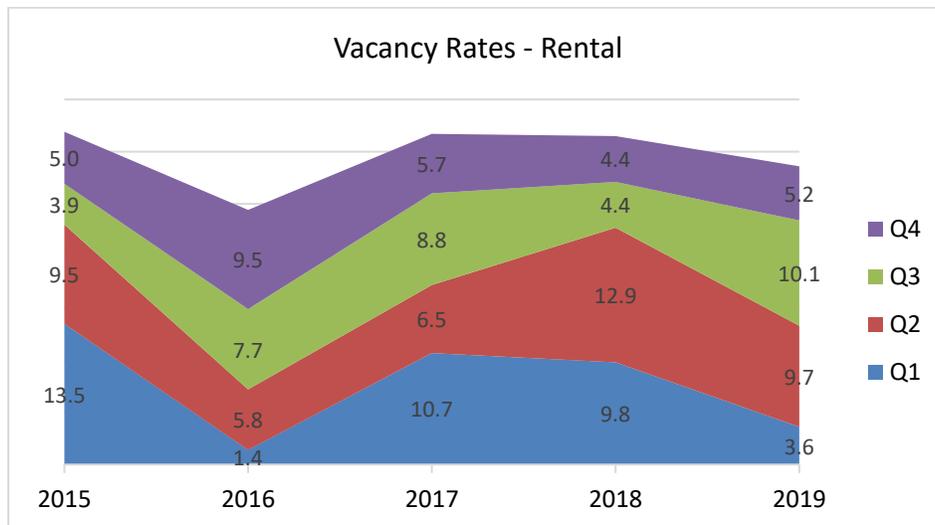
2011-2015 ACS Data

According to Table 26 - Residential Properties by Unit Number, there were 89,978 total housing units in Knoxville. According to Table 27 - Unit Size by Tenure, there were 37,764 Owner and 43,294 Renter residential units, for a total of 81,058. This number is not significantly different from the number of total Households in Table 5 -81,080 (a difference of 22 households).

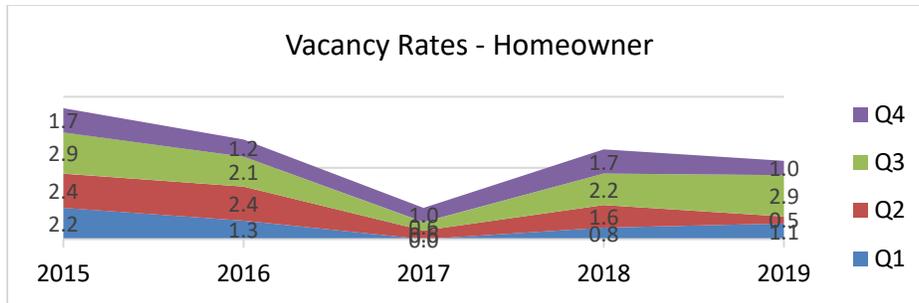
89,978 Total Housing Units
 - 81,080 Total Households
 8,898 Vacant Units (conceivably) about 9.9%

This number does not take consider whether the units were available to be occupied, in a suitable condition, if the size of the housing unit is appropriate, in an appropriate location or whether the housing unit is affordable to the household.

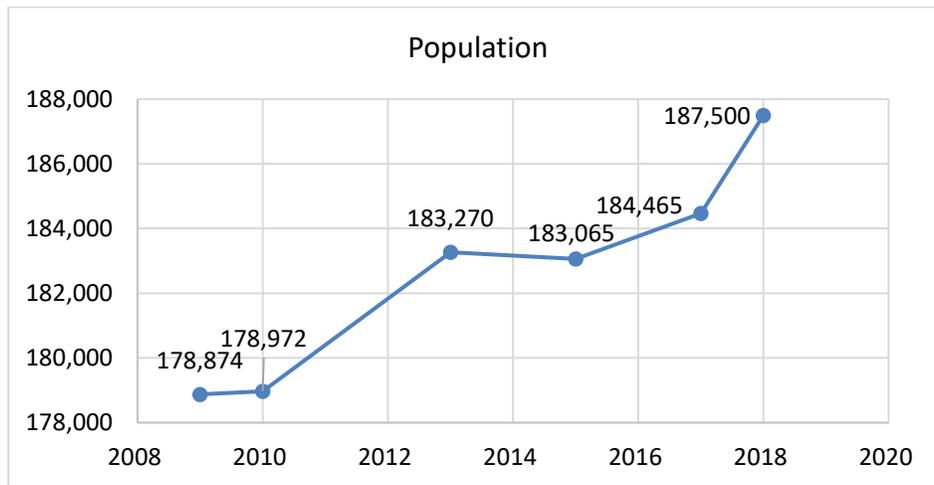
Based on 2015-2019 Census data, housing vacancy rates for Rental units were 7.41 (the annual average over five years), 7.15 (annual average for 2019) and 5.2 for Q4 2019.



The housing vacancy rates for Homeowner units was 1.51 (the annual average over five years), 1.38 (annual average for 2019) and 1.0 for Q4 2019.



The 2019 vacancy rate among homeowner units is down to 1%, while rental vacancies are about 5.2%.



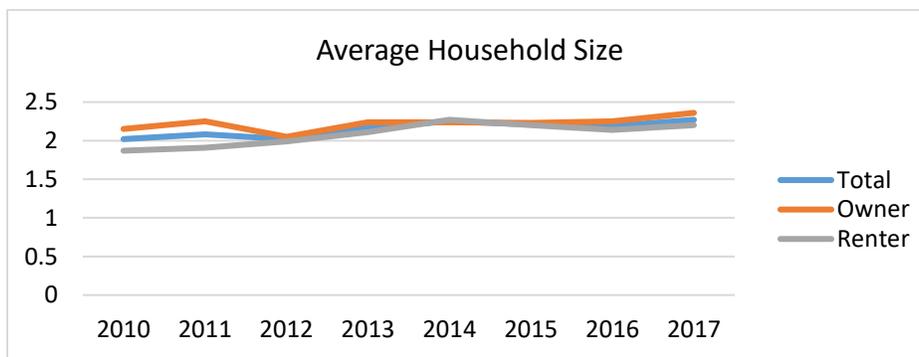
According to the Knoxville-Knox County Metropolitan Planning Commission's (now Knoxville-Knox County Planning) Local Populations Projections and Growth Expectations, published in November 2018,

Over the next 20 years, Knox County's population will reach a total somewhere between 543,000 and 579,000. While growth population expectations for the County were lowered due to fewer births, more deaths, and slower net migration, city growth was expected to accelerate. Between 1970 and 2010, the city saw very little change. The bulk of local growth occurred in unincorporated portions of Knox County. City population fluctuated modestly from a low of about 170,000 in 1990 to a high of 179,000 in 2010. City increases contributed only a 9.9% share to total county growth. Since 2010, city population has seen rapid growth, adding nearly 8,500 new residents in about eight years. The city tripled its impact to a 28.6% share to total county growth during that time. What accounts for the resurgence in the city's population growth? According to a recent report from the Executive Office of the President of the United States, Council of Economic Advisors, Millennials are moving into urban areas much faster than their predecessors, and they are less likely to be homeowners than young adults of previous generations. The recent boom in apartment unit construction in the City of Knoxville confirms this trend: in just the past five years, 2,908 apartment units were added to city housing inventory, compared to 920 single-family homes, apartments capturing a 76 percent share of new supply. In addition to housing options in the city, Millennials are drawn to the varied transportation options (transit, ridesharing, bicycling), walkability,

downtown energy, cultural diversity, and social amenities of urban living. We expect urban gains to continue over the next several years as the youngest Millennials move out of their parents' homes into their own spaces.

With fewer vacancies, it reasonably can be concluded that fewer housing options are available, including affordable options.

Birth rates have declined slightly over the past few years, but average household size is on the rise. In 2010, the city's average household size was 2.02. By 2017, that figure rose to 2.27 (an increase of 12.4%). Average owner-occupied unit household size grew from 2.15 to 2.36 persons per unit (an increase of 9.7%), and, more notably, renter-occupied unit household size rose from 1.87 to 2.20 (an increase of 17.6%). Source: U.S. Census Bureau, 2010-2017 American Community Surveys, 1-Year Estimates.



A number of factors have contributed to the rise in occupants of rental properties: housing lending practices have changed in the wake of the 2008 market crisis, making it more difficult for potential homebuyers to purchase homes; many young/early career Millennials in the housing market are choosing to rent rather than purchase; and both homebuilders and rental units developers are building higher-end housing.

Describe the need for specific types of housing:

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

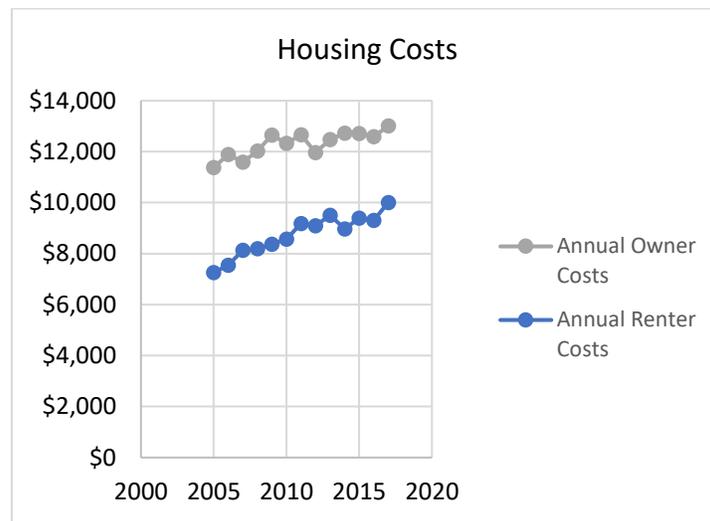
Discussion

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

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

Introduction

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



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

Cost of Housing

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

Table 28 – Cost of Housing

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

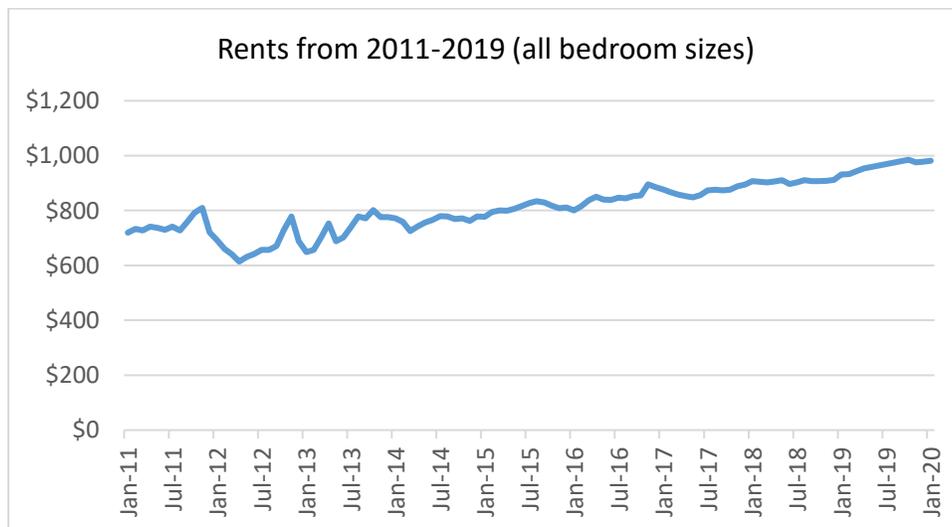
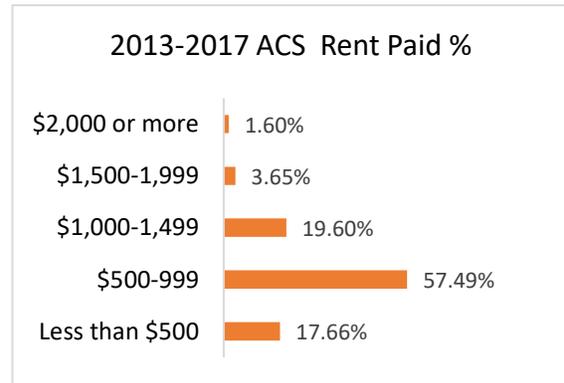
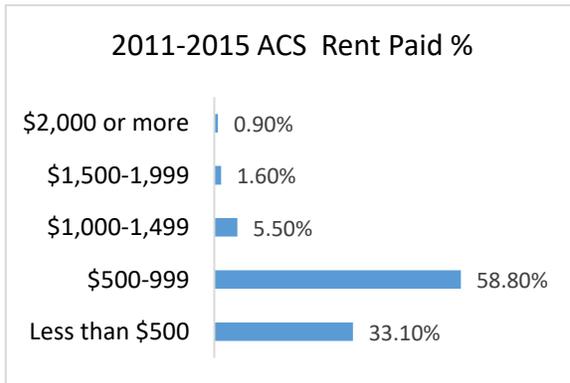
Table 33 - Cost of Housing shows that the Median Home Value in the city of Knoxville rose about 8% from the base year of 2009 to 2015, from \$109,600 to \$118,300. Median Contract Rent also rose during the same period, but at a higher percentage – about 16% from \$518 to \$602.

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

Table 29 - Rent Paid

Data Source: 2011-2015 ACS

Compared to 2011-2015 data, more recent data from 2013-2017 shows a significant rise in the number of households paying rents at the \$1,000-\$1,499 range (where it more than tripled) and \$1,500-\$1,999 range (where it more than doubled). See the chart below with data from RentJungle.com showing rents (all bedroom sizes) from 2011 through January 2020.



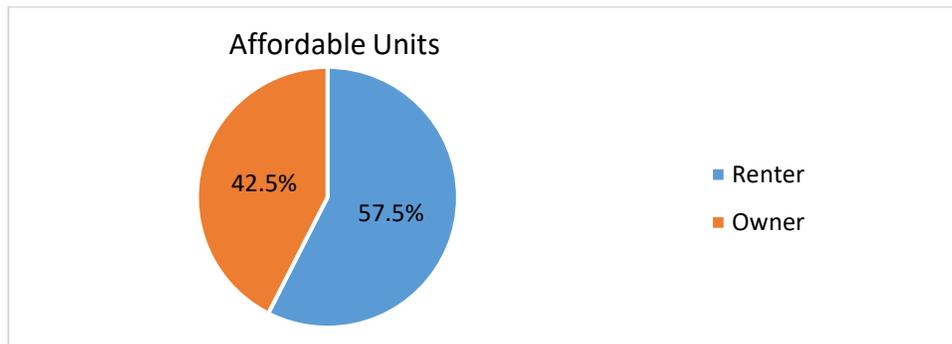
Housing Affordability

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

Table 30 – Housing Affordability

Data Source: 2011-2015 CHAS

Table 30 - Housing Affordability shows that of 86,302 total housing units affordable to households at 100% AMI and below: 49,604 (57.5%) were affordable Rental units and 36,698 (42.5%) were affordable Owner units. There is no data for the 100% HAMFI renter units and the 0-30% HAMFI owner units.



According to Table 8 – Housing Problems 2 (NA-10): There were 13,830 Renter households within 0-30% AMI; 8,250 households within 30-50% AMI; 9,739 households within 50-80% AMI; and 3,790 households within 80-100% AMI. Comparing these numbers to the units affordable to households within the AMI% above, there is a notable lack of housing affordable to those households within 0-30% AMI:

AMI	Table 8 (Total Households)	Table 30 (Available)	Difference
0-30% AMI	13,830	5,080	- 8,750
30-50% AMI	8,250	13,335	+ 5,085
50-100% AMI	9,739 + 3,790 = 13,529	31,189	+ 17,660
Total	35,609	49,604	+ 13,995

While there appears to be 13,995 net units that should be affordable to Renter households above 30% AMI, according to Table 7 - Housing Problems: 8,903 Renter households are cost-burdened (paying more than 30% of their household income in housing costs): 1,414 households within 0-30% AMI; 3,485 households within 30-50% AMI; 3,739 households within 50-80% AMI; and 265 households within 80-100% AMI.

AMI	Difference (above)	Table 7 (Need)
0-30% AMI	- 8,750	1,414
30-50% AMI	+ 5,085	3,485
50-100% AMI	+ 17,660	4,004

Further, 10,230 Renter households were *severely cost-burdened* (having a housing cost burden greater than 50% of their income): 7,525 within 0-30% AMI; 2,465 within 30-50% AMI; 185 within 50-80% AMI; and 55 within 80-100% AMI.

According to Table 8 – Housing Problems 2: There were 2,639 Owner households within 0-30% AMI; 4,490 households within 30-50% AMI; 6,845 households within 50-80% AMI; and 4,860 households within 80-100% AMI. Comparing these numbers to the units affordable to households within the AMI% above, there is a notable lack of housing affordable to those households within 0-30% AMI:

AMI	Table 8 (Total Households)	Table 30 (Available)	Difference
0-50% AMI	7,129	5,209	- 1,920
50-80% AMI	6,845	13,144	+ 6,299
80-100% AMI	4,860	18,345	+ 13,485
Total	18,834	36,698	+ 17,864

While there appeared to be 17,864 net units that should have been affordable to Owner households above 30% AMI, according to Table 7 - Housing Problems: 4,145 Owner households were cost-burdened (paying more than 30% of their household income in housing costs): 550 households within 0-30% AMI; 1,040 households within 30-50% AMI; 1,770 households within 50-80% AMI; and 785 households within 80-100% AMI.

AMI	Difference (above)	Table 7 (Need)
0-50% AMI	- 1,920	1,590
50-80% AMI	+ 6,299	1,770
80-100% AMI	+ 13,485	785

Further, 3,129 Owner households were *severely cost-burdened* (having a housing cost burden greater than 50% of their income): 1,555 within 0-30% AMI; 1,165 within 30-50% AMI; 365 within 50-80% AMI; and 44 within 80-100% AMI.

Monthly Rent

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

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Table 36 – Monthly Rent compares Fair Market, High HOME and Low HOME Rents for Efficiency (no bedroom), 1 Bedroom, 2 Bedroom, 3 Bedroom, and 4 Bedroom units.

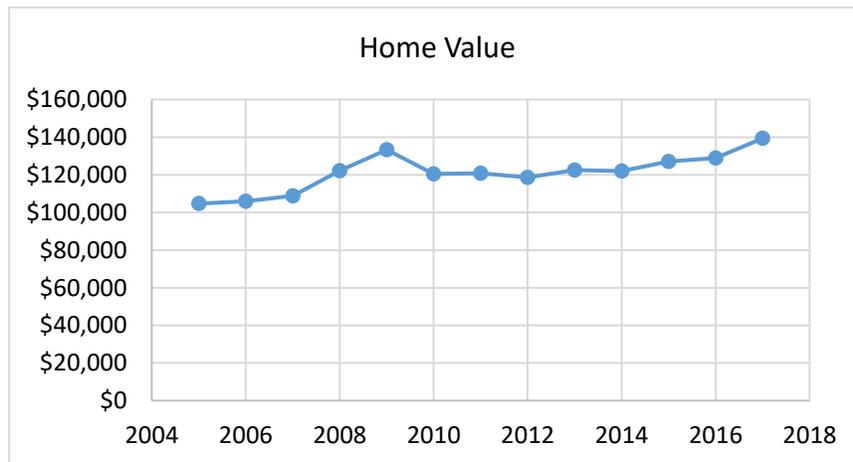
Is there sufficient housing for households at all income levels?

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

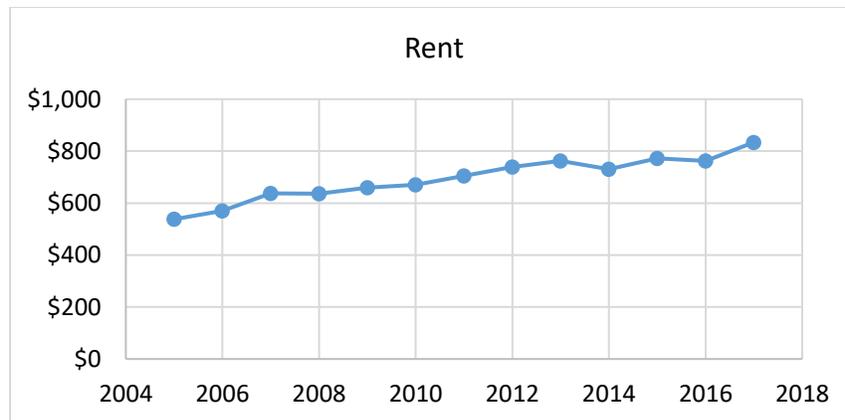
How is affordability of housing likely to change considering changes to home values and/or rents?

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

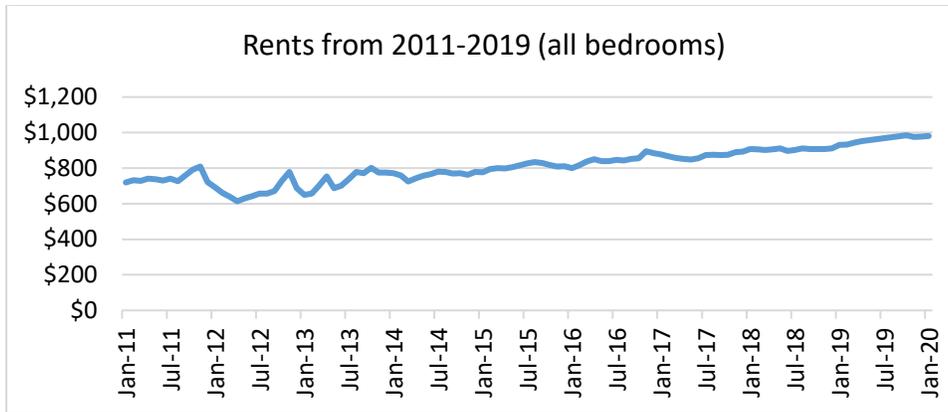
While home values had been rising in Knoxville since 2000, there was a significant drop (11%) in three years from a high in 2009 to 2012, as the housing market was impacted by the Recession. Home values only began to recover to pre-Recession values in 2017. See below.



Median Gross Rent rose steadily since 2000, dipped slightly (0.3%) in 2008, then rose significantly (20%) through the Recession only to drop again (4.2%) in 2014, and has been rising since then, for a total rise from 2005-2017 of 55%.

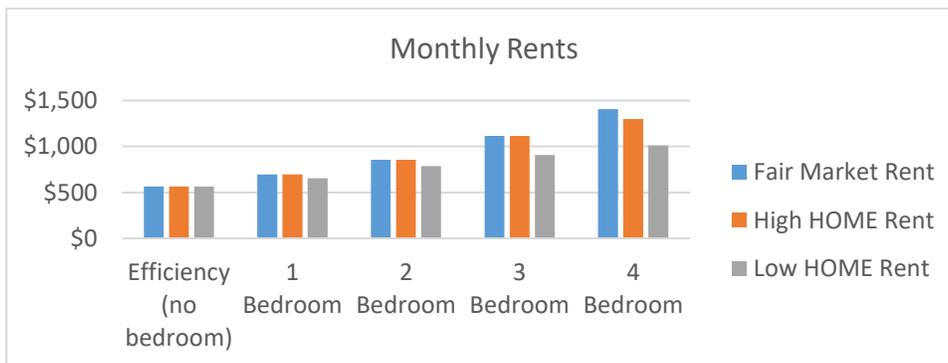


Since 2017, rents have continued to steadily rise, hovering just below \$1,000/month in January 2020. See data from RentJungle.com below.



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

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



Discussion

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

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

Introduction

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

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

Definitions

Housing problems are defined by HUD for owner households and renter households units as having at least one of the following conditions: 1. Lacking complete plumbing facilities and/or lacking complete kitchen facilities; 2. With 1.01 or more occupants per room; and 3. Selected monthly owner or rental costs as a percentage of household income greater than 30%. Selected housing problems provide information in assessing the quality of the housing inventory and its occupants. These data are used to easily identify those homes in which the quality of living and housing can be considered substandard. These problems are more fully described in the Needs Assessment section of the Consolidated Plan. This section will focus on the condition of the actual housing unit, itself.

Condition of Units

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

Table 32 - Condition of Units

Data Source: 2011-2015 ACS

Table 37- Condition of Units shows that more than 28,000 housing units (more than 35%) of the city’s supply of occupied units had one “Condition” or housing problem. An additional 1,054 had two or three conditions. Renter-occupied units made up 21,094 (71.5%) of all units with housing conditions.

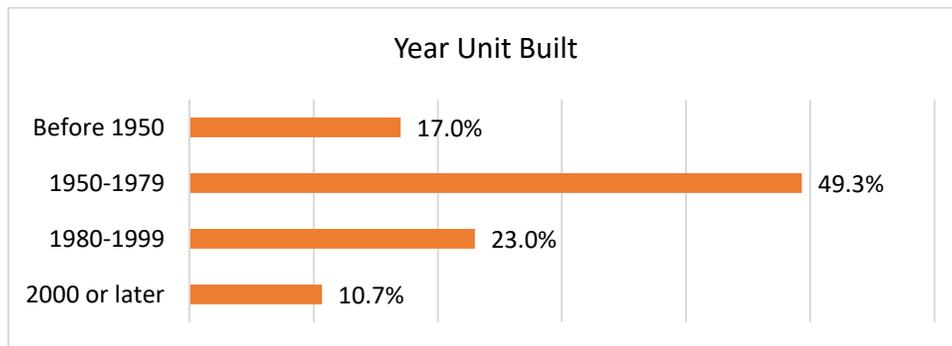
Year Unit Built

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

Table 33 – Year Unit Built

Data Source: 2011-2015 CHAS

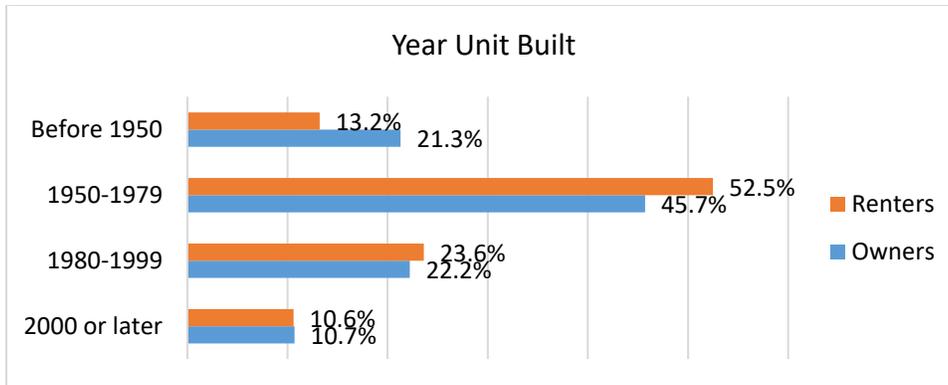
Table 38 – Year Unit Built (using 2011-2015 CHAS data) shows that of 81,073 total housing units: the largest share - almost 40,000 (49.3%) were built between 1950 and 1979. The second largest share by time period were 18,627 (23%) units built between 1980 and 1999, followed by: 13,790 (17%) units built before 1950 and 8,664 (10.7%) units built after 2000.



There were 25,337 Owner-occupied units (67% of all Owner-occupied units) that were more than 40 years old, and more than 8,000 of those are 70 years old or older. Housing built prior to 1950 certainly was not built with energy-efficiency in mind, the result being higher utility costs for heating and cooling. Higher utility bills impact housing affordability, especially for low- and moderate-income households. Beside insulation, older houses often lack critical updates including electrical and plumbing.

There were 28,445 Renter-occupied units (65% of all Renter-occupied units) that were more than 40 years or old, and more than 5,725 of those are more than 70 years old or older. Another 10,235 units were over 20 years old. Again, the older the housing, the higher the need for critical updates such as insulation, plumbing and electrical. Renter-occupied units also experience higher turn-over than Owner-occupied units, with the consequences being more *wear and tear* on building components.

Comparing the age of Owner-occupied versus Renter-occupied units, there were significantly more Renter-occupied units that are older, the only exception being Owner-occupied housing units built before 1950.



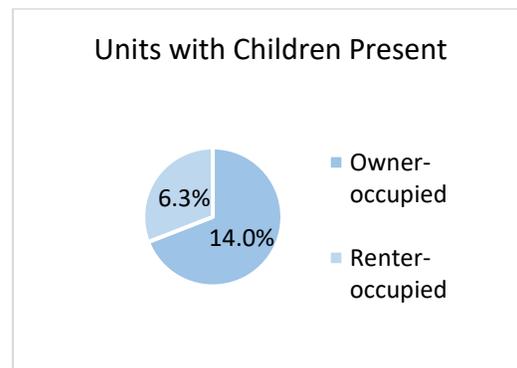
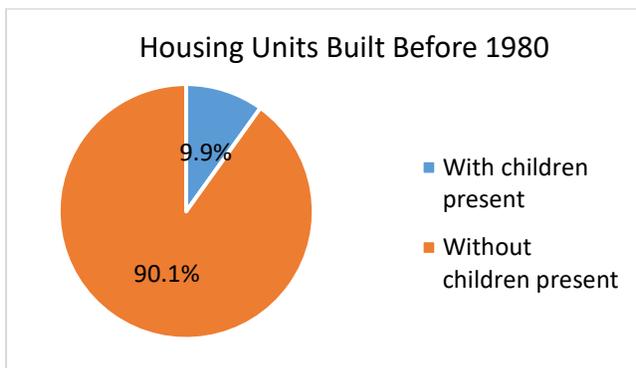
Risk of Lead-Based Paint Hazard

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

Table 34 – Risk of Lead-Based Paint

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

Table 39 – Risk of Lead-Based Paint shows that of 53,782 total housing units built before 1980, 5,322 (or 9.9%) had children present. According to the Environmental Protection Agency (EPA), most homes built before 1978 contained lead-based paint. In 1978, the federal government banned lead-based paint use in homes due to its toxicity, especially to young children. While no new paint with lead is being used, the homes that have it still can present problems especially if the paint peels or begins to disintegrate. Comparing Owner-occupied and Renter-occupied units, there were significantly more Owner-occupied units (14% of all units) that had children present. However, at the time (2011-2015) this data was compiled, Owner-occupied units outnumbered Renter-occupied units. More recent data shows that there are now more Renter-occupied units, so the percentages of housing units with children present may also have shifted.



Vacant Units

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

Table 35 - Vacant Units

There were no values in Table 40 – Vacant Units. While the total of vacant units (8,882) is available in the 2011-2015 ACS 5 Year Estimate, there was not further detail on whether they were abandoned, if they were REO properties or the suitability for rehabilitation.

Need for Owner and Rental Rehabilitation

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

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

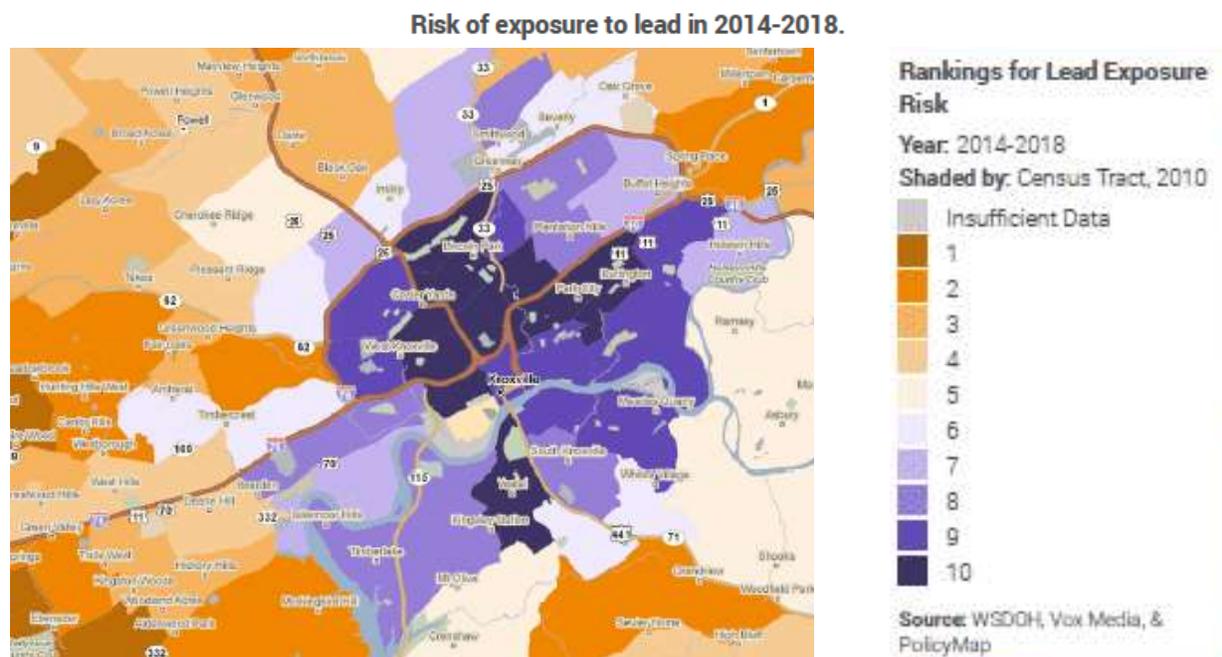
There is a significant need for rehabilitation of Renter-occupied units due to the presence of lead-based paint (28,445 units pre-date 1980) and other physical housing conditions, as described above. In the Needs Assessment section of the Consolidated Plan, the data estimates indicate that 595 Renter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

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

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

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

See map below showing Risk of exposure to lead in 2014-2018. The lead risk index is used to rank census tracts based on relative risk of exposure to lead. Risk factors for lead exposure include age of housing stock and area poverty rate. Ranks range from 1 to 10, with a higher rank corresponding to a higher risk of exposure to lead. Data is suppressed for census tracts with more than fifty percent of the population living in group quarters (Source: Policy Map.com).



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

Discussion

While there remains a need for owner-occupied rehabilitation, there is a greater need for rehabilitation among the city's inventory of rental properties. Rental units, especially apartments, meet the housing needs of 90,074 Knoxville residents, or 51.9% of the city total, and the prevalence of condition challenges is sizeable. Almost 600 Renter units lack basic plumbing and kitchen facilities. Of the 43,301 occupied rental housing units, 65% or 28,445 units, are estimated to be over 40 years old. Knoxville's inventory of housing units built before 1980 is extensive and distributed throughout much of the city. Older housing stock consistently coincides with the location of Knoxville's low-income families, particularly in those neighborhoods that have not experienced revitalization.

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

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

Introduction

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

Totals Number of Units

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

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

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

KCDC (6/8/2020):

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	2,534	73	991	2,781	351	3,739	270	0	2,475
# of accessible units	106	0	0	48	0	0	0	0	0

Describe the supply of public housing developments:

Currently KCDC manages 28 sites totaling 3,525 units. Three of these remain LIPH. All other sites have been converted to PBRA/RAD. RAD has allowed KCDC to leverage funds to address the physical needs of its properties; additionally, some properties have taken advantage of the Low Income Housing Tax Credit program through our State. All KCDC sites will be under the RAD program by 2025. Complete

Neighborhood revitalization has occurred at the former Taylor Homes (now Five Points) neighborhood, transforming the site with all new construction of units with one to five bedrooms. The last phase of this project is to be completed by end of 2020. A new neighborhood revitalization plan is in process currently via RAD/LIHTC for Austin Homes, which was recently demolished.

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

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

Public Housing Condition

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

Table 37 - Public Housing Condition

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

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

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

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

Discussion:

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

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

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

Introduction

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

Facilities and Housing Targeted to Homeless Households

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

Table 38 - Facilities and Housing Targeted to Homeless Households

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

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

Employment services and employment training services are provided through the Tennessee Career Center, as well as through The Salvation Army, Knox Area Rescue Ministries, Knoxville Leadership

Foundation, and others. Services are both through mainstream resources, as well as customized to assist the homeless population.

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

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

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

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

Introduction

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

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

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

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

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

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

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

Staff of institutions stay abreast of available options in transportation, housing, peer support and other resources in order to share them with their patients, pending facility discharge. With state mental health funding, the Helen Ross McNabb Center operates a program that provides some resources to help mental health care patients being discharged from an institutional setting with funds to get established in housing. Unfortunately, there is not enough available housing for people with disabilities, seniors, and

veterans to allow for successful discharge into supportive housing for all patients, so a number of people are moved to another institutional setting such as nursing homes, into the homes of family members, or discharged “to the streets.”

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e). For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

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

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

See the projects below that relate directly back to the one year, 2020-2021 Annual Action Plan, that is defined in more detail in section AP.

3	Goal Name	Owner Occupied Housing Rehabilitation
	Goal Description	The City of Knoxville will use \$1,195,416: \$48,680.49 in prior year CDBG funds; \$327,837 of its PY2020-2021 HOME allocation; \$450,000 in HOME program income funds; and \$368,898.75 in prior year HOME program income funds, to assist approximately 15 households with owner-occupied housing rehabilitation: 5 (0-30% AMI); 5 (31-50% AMI); and 5 (51-80% AMI).
8	Goal Name	Emergency Home Repair
	Goal Description	The City of Knoxville will use \$650,000: \$550,000 of its PY2020-2021 CDBG allocation and \$100,000 of its estimated CDBG program income, through subrecipient(s) agreement, to fund emergency/minor home repairs and energy efficiency/weatherization-related services (less than \$4,999 each) to approximately 150 homeowners: 75 (0-30% AMI); 50 (31-50% AMI); 25 (51-80% AMI).

9	Goal Name	Minor Home Repair and Accessibility Modifications
	Goal Description	The City of Knoxville will use \$252,000 of its PY2020-2021 CDBG allocation, through subrecipient(s) agreement, to assist approximately 55 homeowners with minor home repairs (less than \$4,999 each): 25 extremely low (0-30% AMI) income; 25 very low (31-50% AMI) income; and 5 low (51-80% AMI) income households. NHI will also assist 20 homeowners and renters with accessibility modifications: 12 extremely low (0-30% AMI) income and 8 very low (31-50% AMI) income.
10	Goal Name	Rental Housing Rehabilitation and Development
	Goal Description	The City of Knoxville will use \$1,565,185.23 of prior year HOME funds; \$308,301 of its PY2020-2021 HOME allocation; and \$65,185.10 of prior year CDBG funds, to rehabilitate affordable rental housing units (including energy efficiency/weatherization improvements) and/or develop new affordable rental units. Approximately 75 renter-households will be assisted: 30 (0-30% AMI); 30 (31-50% AMI); 15 (51-80% AMI).

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Zoning

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

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

Property Taxes

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

Funding

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

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

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

Introduction

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	133	104	0	0	0
Arts, Entertainment, Accommodations	10,564	22,204	16	15	-2
Construction	2,464	6,328	4	4	0
Education and Health Care Services	11,713	29,974	18	20	2
Finance, Insurance, and Real Estate	4,159	10,383	6	7	0
Information	1,470	4,548	2	3	1
Manufacturing	4,702	4,832	7	3	-4
Other Services	2,178	4,215	3	3	-1
Professional, Scientific, Management Services	5,286	11,185	8	7	-1
Public Administration	0	0	0	0	0
Retail Trade	9,848	25,943	15	17	2
Transportation and Warehousing	2,422	5,745	4	4	0
Wholesale Trade	3,307	9,628	5	6	1
Total	58,246	135,089	--	--	--

Table 39 - Business Activity

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

Labor Force

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

Table 40 - Labor Force

Data Source: 2011-2015 ACS

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

Table 41 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

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

Table 42 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,160	800	4,660
High school graduate (includes equivalency)	15,815	1,888	7,530
Some college or Associate's degree	21,325	1,555	5,140
Bachelor's degree or higher	24,455	810	3,390

Table 43 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

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

Table 44 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	99,333
High school graduate (includes equivalency)	245,893
Some college or Associate's degree	250,885
Bachelor's degree	333,927
Graduate or professional degree	453,395

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The numbers in Table 51- Median Earning in the Past 12 Months, column were incorrect. The numbers above are correct.

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

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

Describe the workforce and infrastructure needs of the business community:

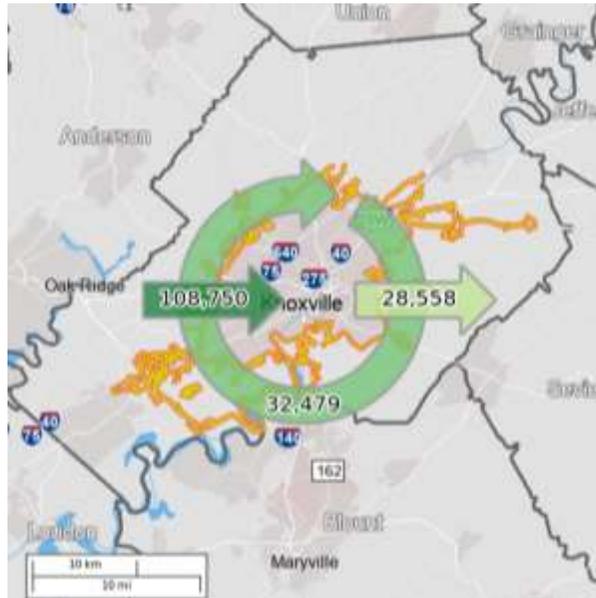
Table 41 – Business Activity, also shows there were 76,843 more jobs than workers. The same three sectors were also where the largest gap (45,996) between number of jobs to number of workers existed, too: Education and Health Care Services (deficit of 18,261 workers), Retail Trade (deficit of 16,095 workers), and Arts, Entertainment, Accommodations (deficit of 11,640 workers). Three additional sectors showed a gap of over 5,500 workers to jobs: Wholesale Trade (a deficit of 6,321 workers), Finance, Insurance and Real Estate (a deficit of 6,224 workers), and Professional, Scientific, Management Services (a deficit of 5,889 workers).

Table 42 – Labor Force, shows 87,630 (92.3%) employed civilian workers age 16 years and older of 94,938 total civilian workers plus those actively seeking employment. The difference (7,308 civilian workers actively seeking employment) represents the unemployment rate of 7.74% - 2.44% higher than the state of Tennessee and U.S. unemployment rates during the same time period. The unemployment rate for those ages 16-24 years was much higher (18.96%) than those ages 25-65 years (5.51%), which was closer to the state and national unemployment rate of 5.3% (U.S. Bureau of Labor Statistics, U.S. Department of Labor, 2015).

Table 43 – Occupations by Sector, shows the number of people employed in six sectors, in descending order: 23,514 people were employed in Sales and Office occupations; 18,649 people in the Management, Business, and Financial occupations; 10,465 people in Service occupations; 6,422 people in the Construction, Extraction, Maintenance, and Repair occupations; 4,169 people in the Production, Transportation and Material Moving occupations; and 3,930 people in the Farming, Fisheries, and Forestry occupations.

According to U.S. Census Bureau information (*OnTheMap*, 2015 data), there were 141,229 people employed in the city of Knoxville, with less than one-quarter of those (32,479 or 23%) employed and living in the city of Knoxville. Thus, more than three-quarters of people (108,750 or 77%) employed in the city were living outside the city. Of 61,037 people living in the city of Knoxville, a little more than half

(32,479 or 53.2%) worked in the city. The remainder (28,558 or 46.8%) lived in the city but commuted outside the city for their employment. See the map/graphic below.

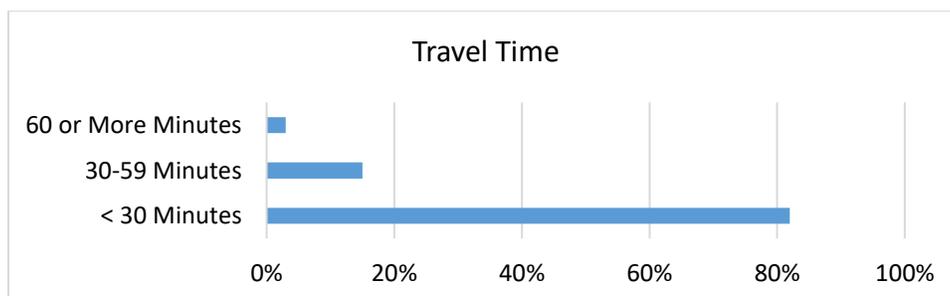


Inflow/Outflow Job Counts (Private Primary Jobs) U.S. Census Bureau, *OnTheMap*, 2015 flow data

Of the 32,479 people employed and living in the city of Knoxville at the time: 8,606 (26.5%) earned the minimum wage (\$7.26/hour) working full-time; almost 30% (9,713 people) were age 29 years or younger; and 19% (6,178 people) were age 55 years or older. Further, of the 28,558 people living in the city of Knoxville working outside the city: 7,089 (24.8%) earned the minimum wage; almost 28% (7,972 people) were age 21 years or younger; and almost 19% (5,324 people) were age 55 years or older.

The city of Knoxville is located within Knox County. While the estimated number of people who lived in Knox County was 178,544, just over a third (59,343 or 33.2%) worked outside Knox County.

Table 44 – Travel Time, shows that the majority (67,954 or 82%) of workers traveled less than 30 minutes in their work commute, 12,520 (15%) traveled between 30 and 59 minutes, and 2,535 (3%) traveled 60 minutes or more.

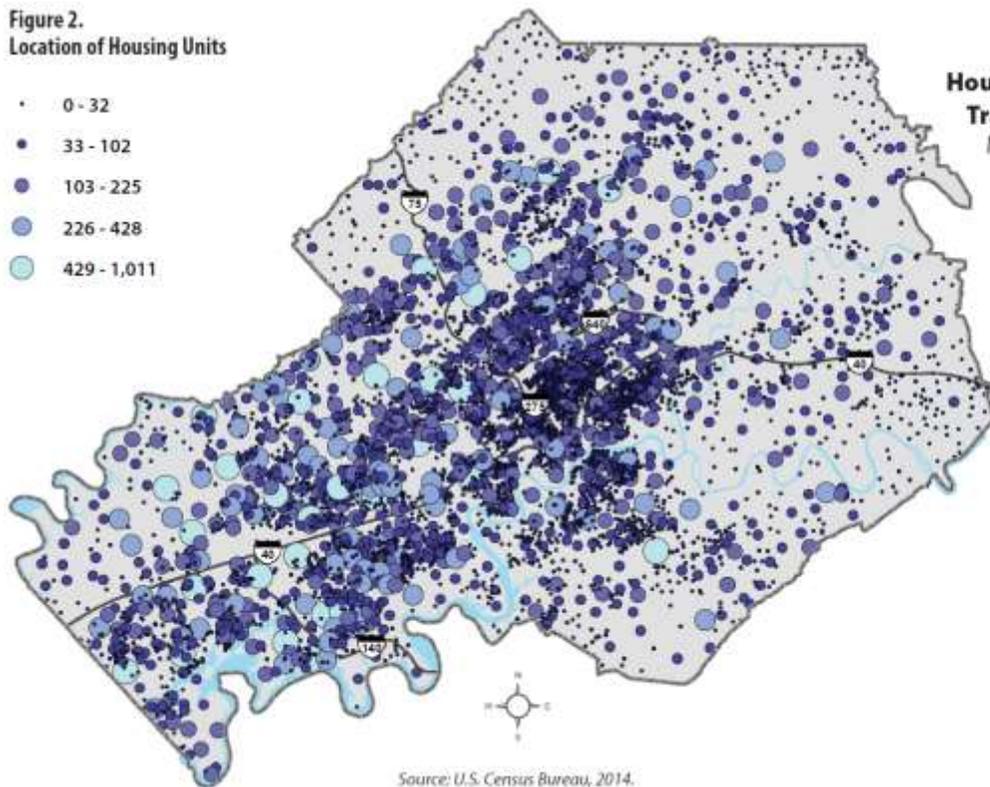


Commuting expenses present a significant impact on the household budgets of city residents who work outside the city limits, especially on those who earn minimum wage and are typically lower-earning employees in their twenties and those older than 55. Of those who commute, the majority do so in a privately-owned vehicle and the majority also drive alone to work, resulting in considerable expense. AAA estimated the cost of owning and operating a personal automobile (including fuel, insurance, maintenance, finance charges, and depreciation) averaging about \$.58/mile or \$8,700/year average in 2015 (2015 ACS, 1 Year Estimates). The lack of public transportation outside of the Knoxville city limits, in Knox County and surrounding Knoxville Metropolitan Statistical Area (MSA) is a barrier for many low-income city residents to access jobs.

According to *Workforce Housing*, part of the Metropolitan Planning Commission’s (now Knoxville-Knox County Planning) Technical Report Series published in July 2017, the major job centers are located closer to the interstate highways and major arterial roads, where housing is more disbursed. “As more people move further away from employment centers, work commute distances increase, raising the cost of transportation and having an impact on housing affordability.” See maps from that report below.

Figure 2.
Location of Housing Units

- 0 - 32
- 33 - 102
- 103 - 225
- 226 - 428
- 429 - 1,011



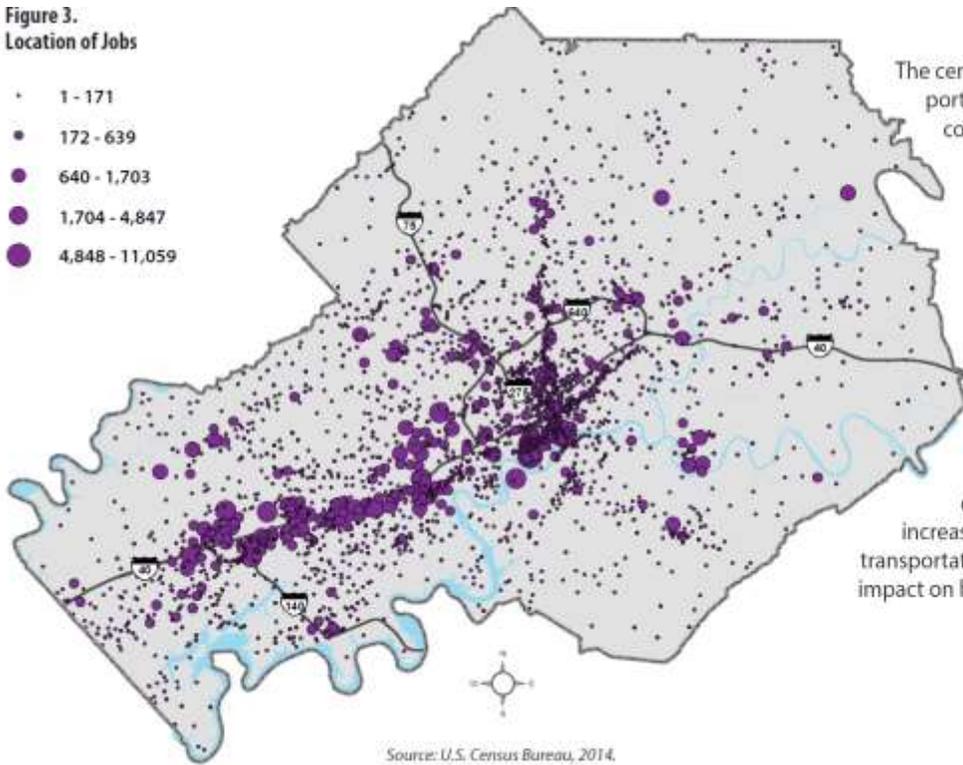
Source: U.S. Census Bureau, 2014.

Household Income and Transportation Costs

Much of the residential development in Knox County has occurred in the central, north, and western parts of the county (Figure 2).

**Figure 3.
Location of Jobs**

- 1 - 171
- 172 - 639
- 640 - 1,703
- 1,704 - 4,847
- 4,848 - 11,059



The central and western portions of the county also contain the most jobs (Figure 3). However, the employment centers are located closer to the interstate highways and major arterial roads, while housing is more dispersed. As more people move further away from employment centers, work commute distances increase, raising the cost of transportation and having an impact on housing affordability.

Source: U.S. Census Bureau, 2014.

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

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

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

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

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

The East Tennessee Development District Strategic 2018-2021 Comprehensive Economic Development (CEDS) Strategic Plan corroborates the need for “a skilled labor force, advanced technological resources, strong workforce development facilities with reliable water supply, wastewater treatment capacities and a communication structure that supports the needs of today and future industries.” They also reported that for the upcoming five-year period (2016-2021), Knox County (\$3,593,546,322) has the highest total estimated cost for infrastructure improvements in the region.

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

Table 45 – Educational Attainment by Employment Status shows the number of people aged 16 and older who are employed, unemployed or not in the labor force by educational achievement. Combining those who are unemployed and those not in the labor force (and comparing that number to the total population to get a percentage of the total) shows the impact of a lack of educational attainment on employment:

- 5,460 people (56.8% of the total are unemployed/not in the labor force) with less than a high school degree, including less than an equivalency
- 9,418 people (37.3%) with a high school degree or equivalency
- 6,695 people (23.9% with some college or have an Associate’s degree
- 4,200 people (14.7%) with a Bachelor’s degree or higher

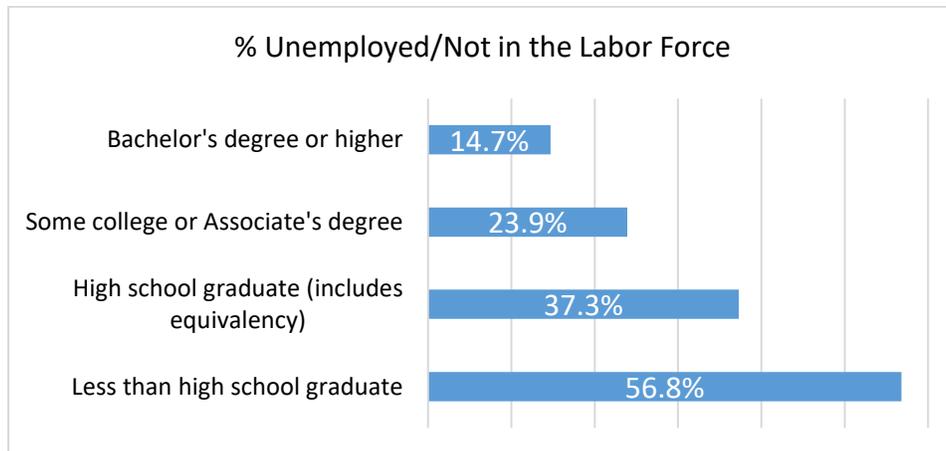
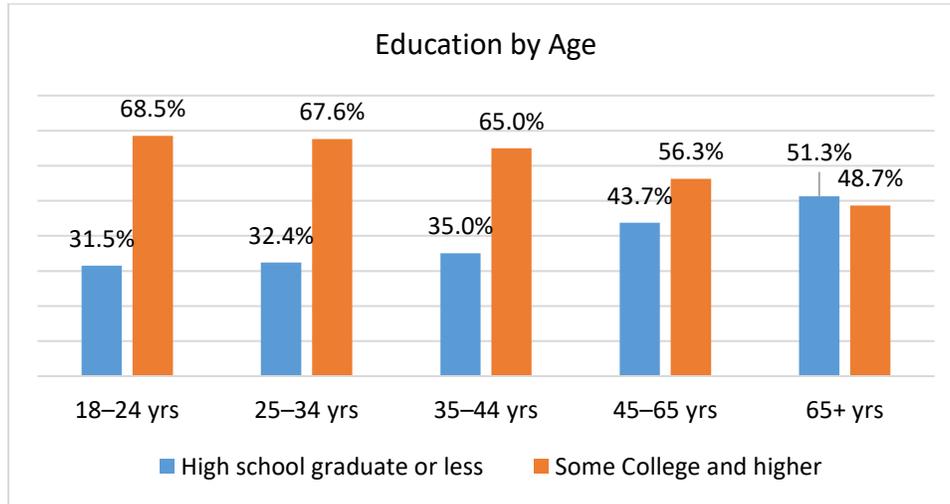
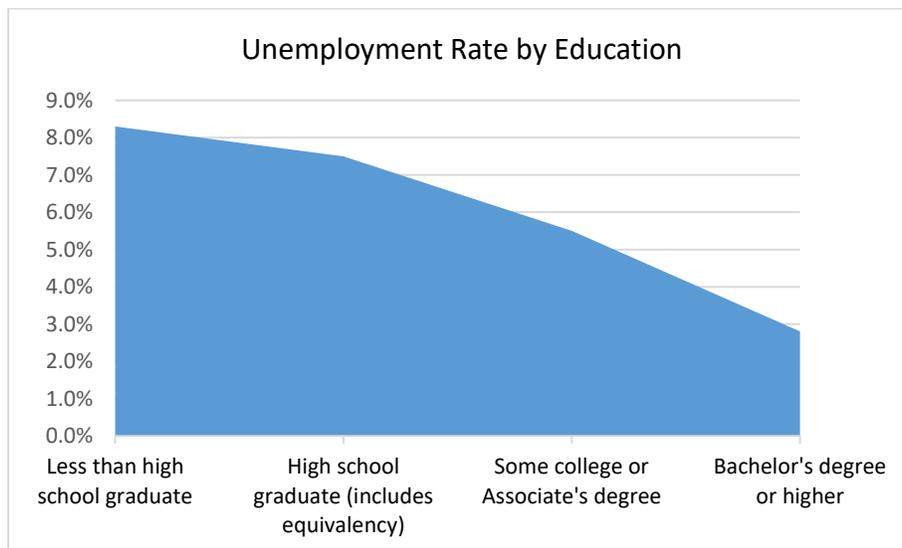


Table 46 – Educational Attainment by Age shows that the majority of people age 18 to 65 years of age have had some college and higher, as shown below.



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



Educated workers not only enjoy higher employment rates and greater job security during economic downturns, they report higher median earnings, leading to greater financial security and personal wealth. Table 47 – Median Earnings in the Past 12 Months shows the median earnings of Knoxville

workers without a high school education are \$16,394, or 54% of the citywide median of \$30,535 (according to the 2011-2015 ACS 5 Year Estimate). Workers with a high school degree (including equivalency), some college or associate's degree, and a Bachelor's degree report significantly greater earnings, \$24,214, \$28,954, and \$39,438, respectively.



The importance of education cannot be overstated for Knoxville's workers, and the area is well-positioned to tackle workforce education and training needs. Knoxville and surrounding communities are home to 10 public and private four-year post-secondary institutions, the largest of which is the University of Tennessee (Fall 2019 enrollment of 29,460). Also located in Knoxville and surrounding area are three community colleges that offer two-year associate degree programs. The largest is Pellissippi State Community College (Fall 2019 enrollment of 10,099). Additionally, several vocational and technical institutions serve the area.

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

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

There are a number of organizations supporting workforce development programs in Knoxville:

In 2013, the U.S. Department of Labor awarded Pellissippi State Community College \$4,569,689 in grant funding for programs to train the workforce and facilitate students in earning credentials. Pellissippi State's Business and Community Services is a one-stop provider of training, offering an array of solutions that is intended to enhance company performance—regardless of industry—and generate real results.

They offer to train employees at the business' location or at one of their five campuses across East Tennessee through our partnerships with international programs, colleges and institutes. Certified instructors help employees meet professional continuing education requirements, including exam review, certification and re-licensure.

Workforce Connections is a program of the Knoxville Knox County Community Action Committee (CAC) and is responsible for the development and operation of a variety of programs focused on employment assistance and related training and support services. People may receive information and access to most of these services at the Tennessee Career Center, "where people and jobs connect." Through the Career Center, anyone in the community, regardless of income, may access a variety of employment-related services. Individuals using the center can learn about employment opportunities in the community, how to assess their personal skills, update their resume, and/or participate in workshops designed to assist them in acquiring employment. Employers may post job openings, find important labor market information, and/or secure qualified job applicants through the center. Occupational skill training and other intensive services are provided for laid-off workers and low-income persons (youth and adults) who meet additional qualifications. A Disability Resource Coordinator is also available at the Career Center to serve as a resource for job seekers and employers and to assist individuals with disabilities who have received a "Ticket to Work" from the Social Security Administration. The Career Center is operated by a partnership of community agencies, *under an agreement with the TN Dept. of Labor and Workforce Development*, which provide a broad range of services and information about those services at the Career Center.

WIA Youth Program is another program offered through the CAC. The Youth Program provides services to economically disadvantaged adolescents and young adults who are in school but at-risk for dropping out, or who have completed high school or their GED but are interested in post-secondary education, or who have already dropped out but would like to improve their work and educational situation. The education component is primarily through a youth oriented GED program and by offering the opportunity to enter post-secondary training for those to whom it is appropriate. Case managers assess the individual needs and assist in providing resources to meet those needs. Focus is on improvement in work opportunities and life skills designed to help young people make positive changes and reach their goals. Services are provided by case managers / career specialists assigned to local schools or at the Tennessee Career Center. Some services may be provided by local service providers.

Workforce Development is offered by the East Tennessee Human Resource Agency (ETHRA), as part of the American Job Center system, that increases the employment, retention, and earnings of customers, while striving to increase the occupational skill attainment by customers, thereby attempting to improve the quality of the workforce, reduce public assistance dependency, and enhance the productivity, competitiveness of the area, the State, and the Nation. The purpose of the Workforce Innovation and Opportunity Act (WIOA) is to improve the opportunity for everyone on the economic ladder in the East Local Workforce Development Area (ELWDA) to contribute to the economy in the way that they are most capable. The Workforce Innovation and Opportunity Act provides for services to three (3) broad categories of individuals: 1) Adults (18 and older) that need assistance with finding or bettering their employment situation. Priority is given to recipients of public assistance, other low-income individuals, and individuals who are basic skills deficient; 2) Dislocated Workers that have lost a job through no fault of their own, including those impacted by business closures and layoffs. 3) Youth, aged 14-24, who may be a drop-out, low-income and is basic skills deficient or an English language learner; an offender or subject to the juvenile or adult justice system; homeless, runaway, in foster care or aged out of the foster care system, eligible for assistance under Section 477, Social Security Act, or in out-of-home placement; pregnant or

parenting; an individual with a disability; low income person who requires additional assistance to enter or complete an educational program or to secure and hold employment.

The Knoxville Chamber of Commerce takes an active role in developing a world-class workforce through initiatives that reinforce a robust K-12 curriculum and guide the creation of relevant postsecondary training programs. Ensuring the region's labor pool meets current and future workforce needs is critical to the continued growth and vibrancy of Knoxville's business community.

TN Achieves' mission is "to provide all Tennesseans with accessible and affordable post-secondary degree or credential opportunities that align with projected workforce demands" (TNAchieves.org). TN Achieves has supported more than 10,000 students in community or technical college.

Tennessee Promise, another state program, provides last-dollar funding for community or technical college to every Tennessee high school student to eliminate the financial burden associated with post-secondary education.

KnoxWorx is a city-wide workforce development collaborative of Neighborhood Housing, Inc. that helps individuals obtain training and credentials in high-demand industries, leading to full-time employment. The City of Knoxville funds KnoxWorx, a workforce development (NHI) that assists young adults with Employability (punctuality, appropriate workplace conduct, sociability, presentation and interview skills, and behavioral health) and instruction in several career paths (high school equivalency test, construction, culinary arts, Certified Nursing Assistant, Information Technology, Engineering Technology, and post-secondary education).

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

The CEDS is a *strategic three-year plan* that assesses current status and identifies resources and services that support regional economic and community stability and prosperity. The East Tennessee Development District (ETDD), through a committee of local elected officials, business and workforce development leaders, prepares the CEDS to help local governments plan for the future by coordinating the establishment of regional and local economic and community development priorities. The ETDD serves sixteen counties (Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier and Union counties and fifty-six municipalities (including the city of Knoxville) within those counties. The 2018-2021 CEDS report is comprised of four main elements: a Summary of economic conditions of the area (which was used to inform much of this section of the Consolidated Plan); A SWOT Analysis (Strengths, Weaknesses, Opportunities and Threats) of the region's economic and community development conditions; a Strategic Plan aligned with the SWOT Analysis; and a Framework for evaluation.

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

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

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

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

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

Goal: Focus on technology driven economic development opportunities

Objective: Focus on business development within “green” technology areas.

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

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

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

Discussion

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

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

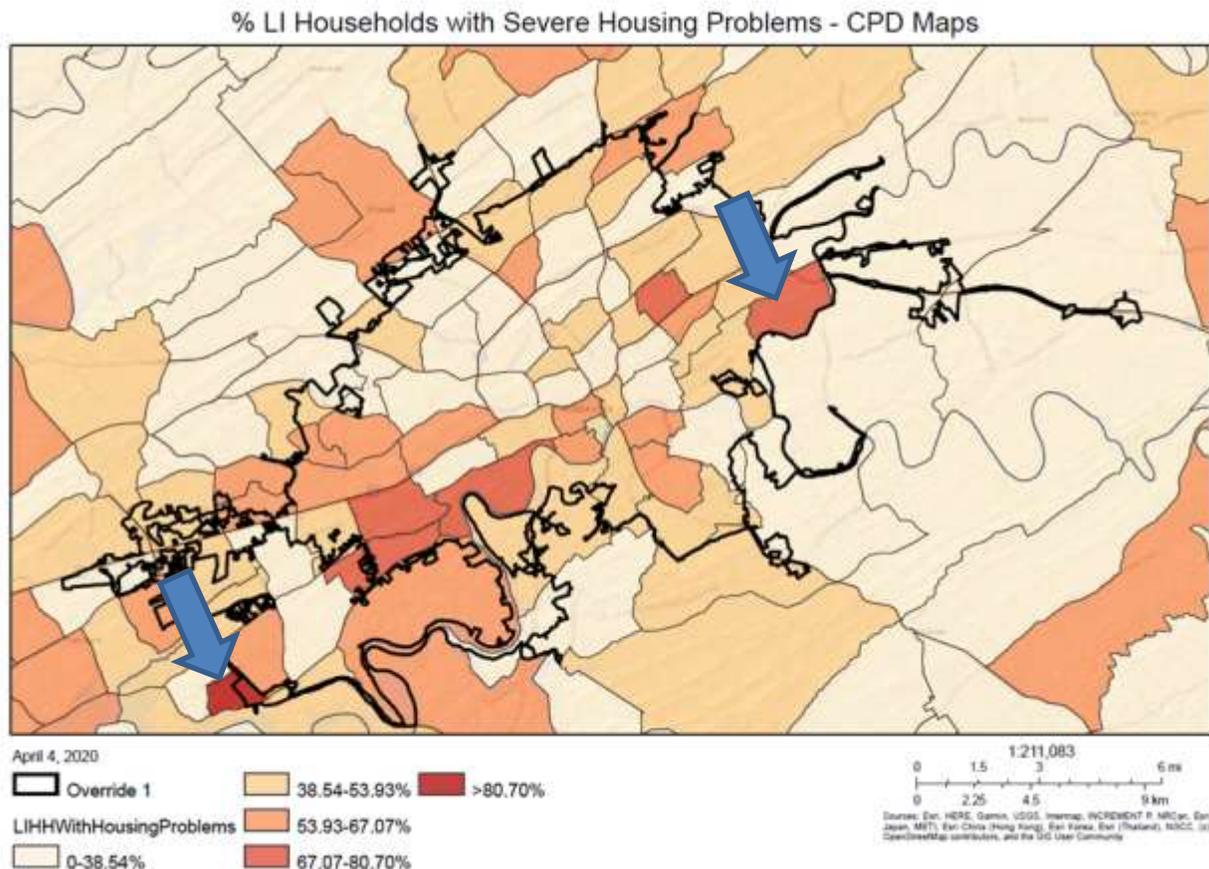
MA-50 Needs and Market Analysis Discussion

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

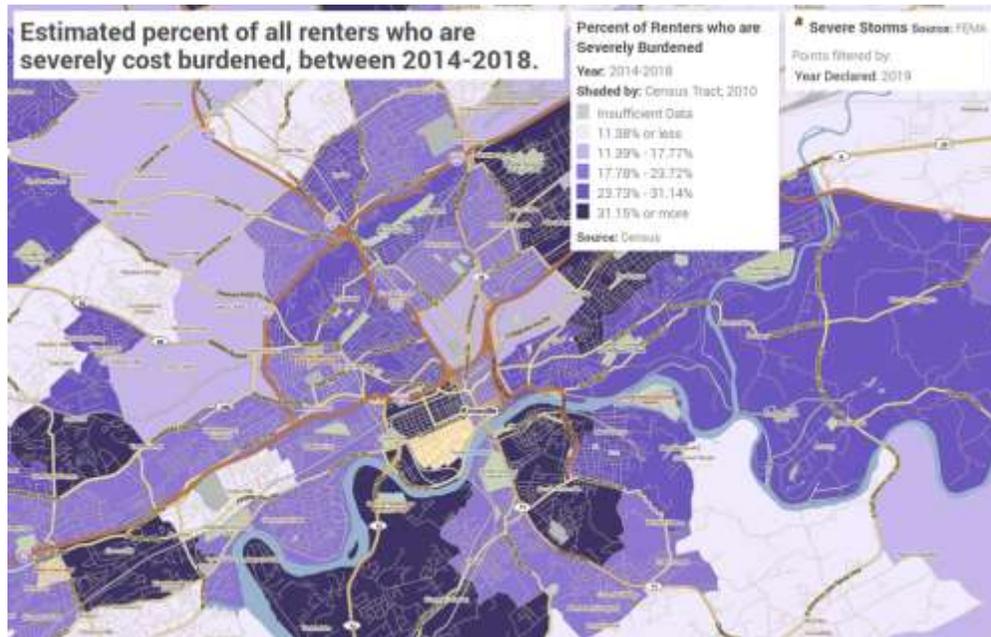
Table 7 – Housing Problems (NA-10) shows that 13,455 households within 0-80% AMI have at least *one severe housing condition*: 13,260 with a *severe housing cost-burden* (paying more than 50% of their income in housing costs) and 195 that are *severely overcrowded* (with 1.01-1.5 people per room).

Data can be misleading. The first map below shows some of Knoxville's wealthiest areas on a map showing a high percentage of households with severe housing problems. In the darkest orange (>80.70% with severe housing problems), marked by a blue arrow, to the far west (left) is Northshore Town Center. Tracking east (right) in the 67.07-80.70% range are Rocky Hill, Deane Hill/Bearden Hill, Westmoreland/Nubbins Ridge, and Lakeshore Park/Sequoyah Hills. The one darker orange Census Tract (67.07-80.70%) is North Hills, then Holston Hills southeast of that (marked by another blue arrow).

House/property values, household income, and the number of households all factor into how Census Tract data is tabulated. Higher valued properties can skew the numbers across an area when compared to the median income across the same area, to make it appear that there is a large gap in affordability.



The map below of severely cost-burdened renters begins to show more Low/Mod Income Areas (LMAs) like Vestal, Old Sevier, Burlington, and Fort Sanders, but still shows areas (31.15% or more) that are not concentrations of low- and moderate-income households with severe housing cost-burden. High property value places like Deane Hill/Bearden Hill North Hills, and Montlake still show high concentrations on the map when they are not LMAs.



To locate the LMAs where there is a high concentration of both low- and moderate-income and cost-burdened/severe housing cost burden (the definition of concentration for this purpose), the map below showing Community Reinvestment Act (CRA) eligibility is helpful (and more recent – 2019). The below map is zoomed-in to show these areas.



From Policy Maps on the above CRA data:



These Census Tracts include:

In the darkest shade – “Low Income”

- 26 – Marble City - Sutherland Avenue/Liberty Street
- 14 – Western Heights/Beaumont
- 70 – Mechanicsville/Knoxville College
- 29 – Sharp’s Ridge/Lincoln Park/Northridge Crossing (formerly Christenberry Heights)
- 67 – Caswell Park/Parkridge
- 68 – Morningside
- 19 – Cherry Street to Chilhowee
- 20 – Wilson Avenue/Castle Street
- 21 – Brooks Avenue/Delrose Drive

In the lighter shade – “Moderate Income”

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

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

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

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

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

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

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



Austin Homes Rendering

Other City plans for those Census Tracts that are identified in the CRA Map as Low and Moderate Income include:

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

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

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

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

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

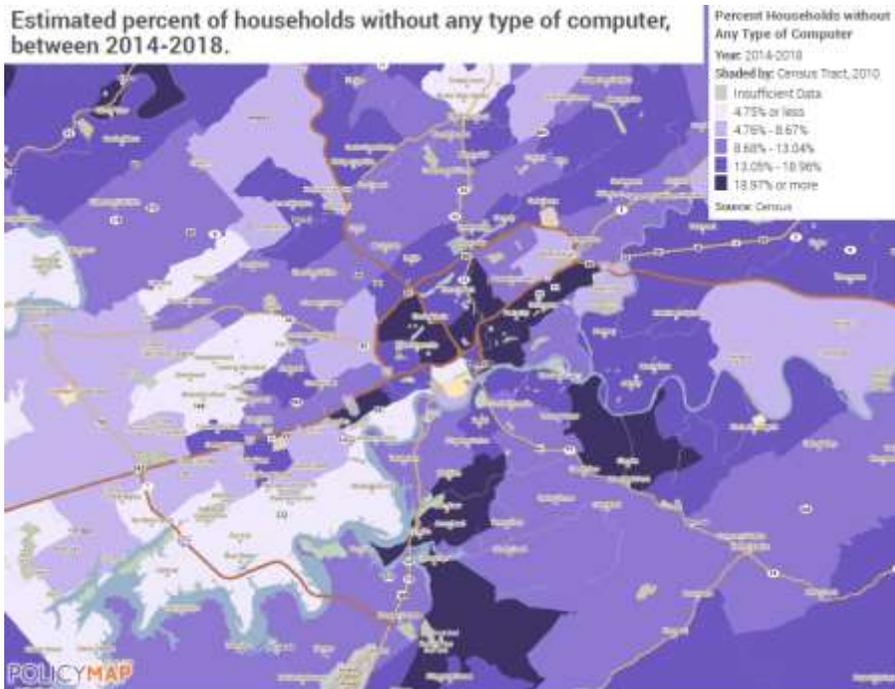
Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

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



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

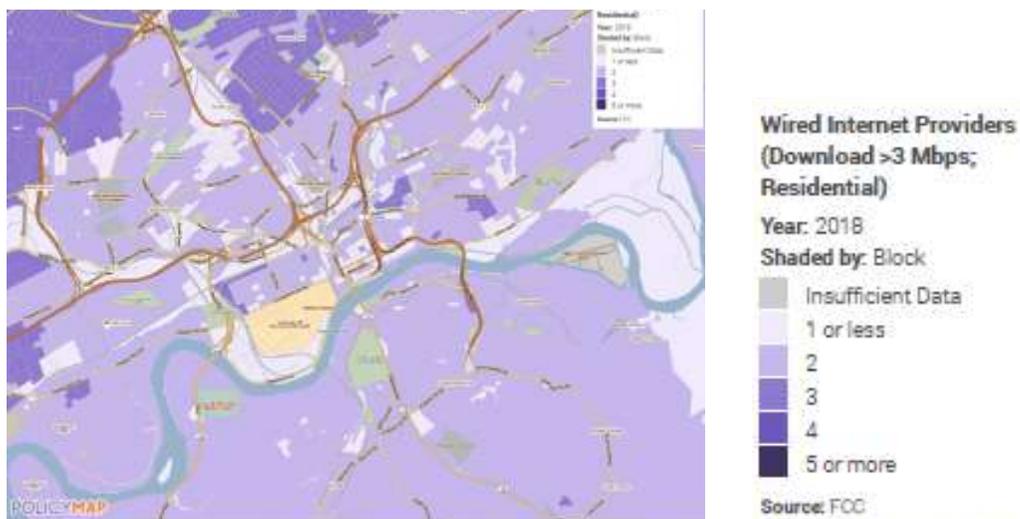
East Tennessee Development District's CEDS also noted the importance of broadband access and its link to a positive employment situation. They also identified the cost of high speed internet subscriptions as the main barrier for the economically disadvantaged, versus availability. Coupled with the cost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



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

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

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



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

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

Some examples, though they may not be available in the city of Knoxville yet.

Provider	Discounted provider price	Lowest price with Lifeline assistance
AT&T	\$10.00/mo.	\$30.74/mo.
CenturyLink	N/A	\$39.75/mo.
Cox	\$9.95/mo.	\$10.74/mo.
Frontier	N/A	\$20.74/mo.
Mediacom	\$9.95/mo.	\$30.74/mo.
RCN	N/A	\$10.74/mo.
Spectrum	\$14.99/mo.	\$40.74/mo.
Xfinity	\$9.95/mo.	\$15.74/mo.

Data effective 4/24/2020. Offers and availability may vary by location and are subject to change. Taxes and fees may apply.

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

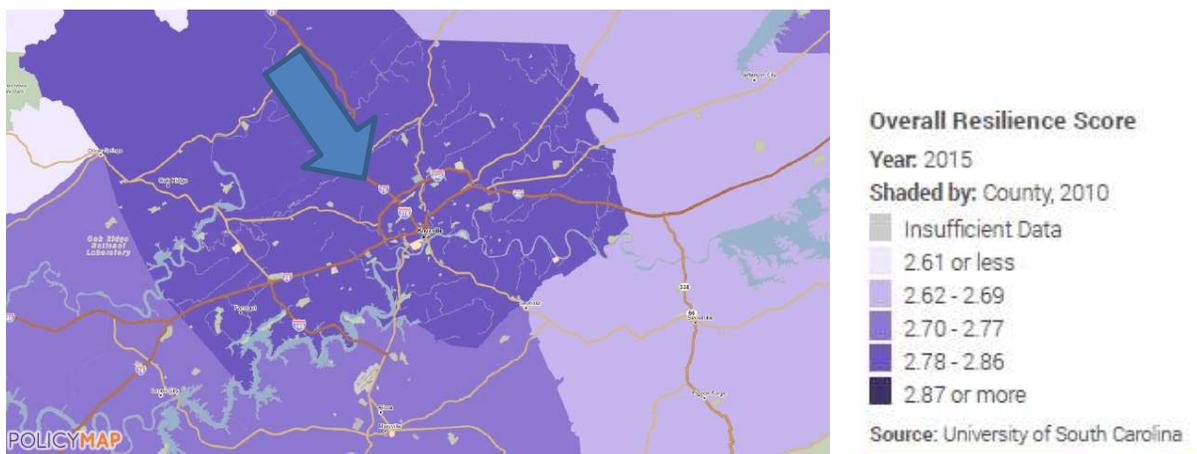
Describe the jurisdiction’s increased natural hazard risks associated with climate change.

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

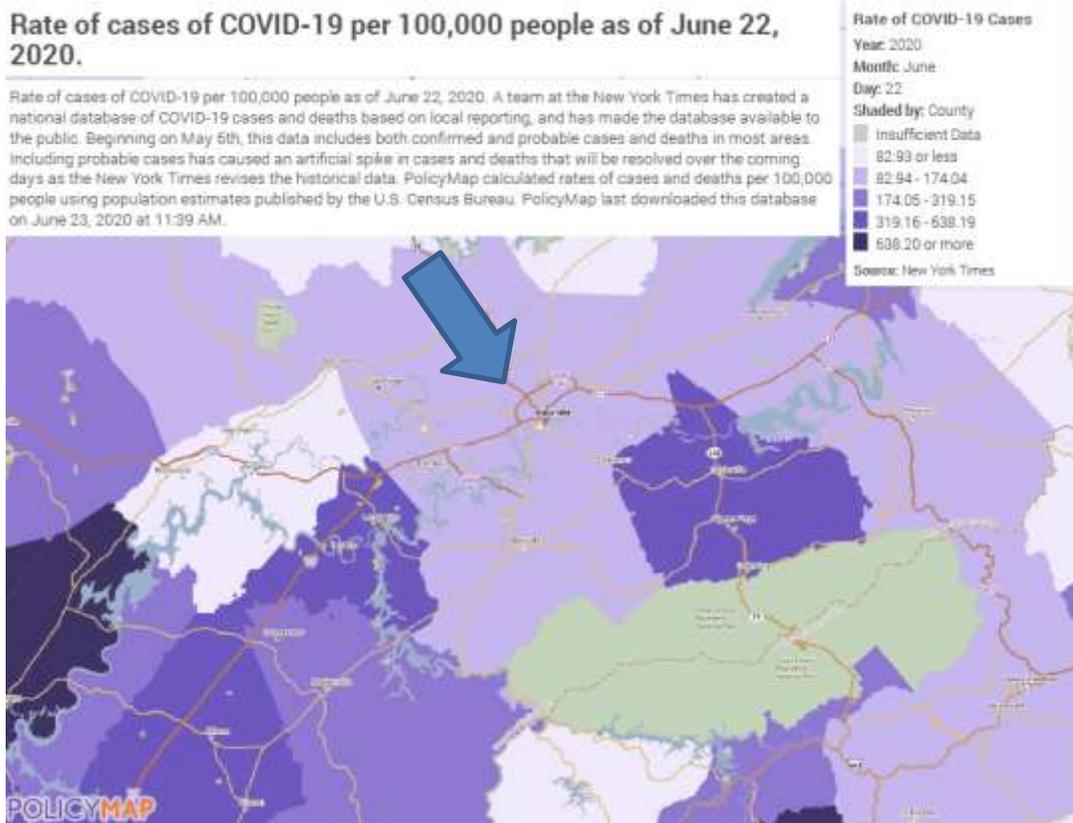
Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

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

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



While not necessarily related to climate change per se, below, is a map showing the rate of cases of COVID-19 per 100,000 people as of June 22, 2020 (Source: PolicyMap).



Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Knoxville Housing and Neighborhood Development Department completed an extensive community engagement process and analysis of data in order to identify priority community needs, develop strategies for addressing the needs identified, and outline specific actions consistent with those strategies and HUD priorities and regulations. The City's goals and objectives are indicated on the Goals and Objectives table in the appendix, with each corresponding priority level and federal objective.

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

Goal: Reduce and Prevent Homelessness

Objective: Increase Affordable Permanent Housing, through:

1. Rental Housing Development and Rehabilitation
2. Permanent Supportive Housing Development and Rehabilitation

Objective: Prevent Homelessness and Prevent Displacement, through:

1. Emergency Home Repair Services, including accessibility modifications
2. Homelessness Prevention Services
3. Housing Payments Assistance/Public Service*

Objective: Connect People to Resources, through:

1. Rapid Re-housing Assistance
2. Case Management, including Housing Navigation
3. Health Services (Mental Health and Substance Abuse, especially for Special Populations)
4. Employment and Economic Stability
5. Street Outreach
6. Homelessness Management Information System (HMIS)

Objective: Provide Emergency Shelter, including Low-barrier Shelter

Objective: Provide Emergency Services, including Amenities (like Showers and Laundry Facilities)

Goal: Stabilize and Revitalize Neighborhoods

Objective: Increase Housing Affordability through Housing Development, by:

1. Partnering with Community Housing Development Organizations (CHDOs) and others

2. Providing Down Payment and Closing Cost Assistance to CHDO Home Buyers

Objective: Prevent Displacement through:

1. Housing Rehabilitation
2. Design and Technical Assistance
3. Support Home-based Supportive Services for Special Populations

Objective: Support Stabilization/Maintenance activities on Blighted Properties

Objective: Support Improvements to Public Infrastructure, through:

1. Pedestrian and Vehicular Street Improvements
2. Storm Water Improvements

Objective: Support Public Facility Improvements – Energy Conservation

Goal: Create Economic Opportunity

Objective: Create Job Opportunities, through:

1. HUD-funded Affordable Housing Construction Activities
2. HUD and/or Other Source(s)-funded Construction Activities

Objective: Support Employment and Job Training/Public Service (includes Workforce Development)

Objective: Increase Economic Opportunity, through:

1. Development of a Construction-related Job Pipeline, including Workforce Development
2. Creation of a Central Repository of Contractors and Subcontractors
3. Support Capacity-building within the Community, including Design and Technical Assistance

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

Objective: Increase Affordable Rental Housing, through:

1. New Construction
2. Rehabilitation

Objective: Increase Affordable Owner-occupied Housing, through:

1. Partnering with CHDOs
2. Down Payment and Closing Cost Assistance to CHDO Home Buyers
3. Rehabilitation

Objective: Increase Permanent Supportive Housing

Objective: Support Energy Conservation/Efficiency in Affordable Housing Development

Objective: Support Broadband Internet in Affordable Housing Development

Objective: Provide Tenant-Based Rental Assistance (TBRA)

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

Geographic Area

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

Table 46 - Geographic Priority Areas

General Allocation Priorities

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

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

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

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

Priority Needs

1	Priority Need Name	Reduce and Prevent Homelessness
	Priority Level	High
	Population	Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Geographic Target Area 1
	Associated Goals	Rental Housing Rehabilitation and Development Permanent Supportive Housing Emergency and Minor Home Repair Homelessness Prevention Rapid Re-housing Case Management Health Services (Mental health and Substance Abuse) Employment and Economic Stability Street Outreach HMIS Food and Nutrition Services for Special Populations Homeless Public Facility Improvement Emergency Services Public Services
	Description	The City of Knoxville intends to reduce homelessness by supporting the development or rehabilitation of rental housing and permanent supportive housing. The City intends to prevent homelessness and displacement of LMI residents through supporting emergency home repair services and Homelessness Prevention services. The City intends to support connection of residents to the resources they need to shorten the length of homelessness including Street Outreach, Case Management, Health Services, Employment and Economic Stability, and HMIS. The City intends to support the provision of Emergency Shelter (including low-barrier shelter) and Emergency Services. During the Coronavirus/COVID-19 pandemic, the City will support Homelessness Prevention activities, Emergency Shelter services and/or Rapid Re-housing services, and Public Service projects to prevent homelessness, including Housing Payment Assistance.

	Basis for Relative Priority	The citizen participation and consultation process identified homelessness as the highest priority community need in surveys, meetings, and questionnaires.
2	Priority Need Name	Stabilize and Revitalize Neighborhoods
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Geographic Target Area 1
	Associated Goals	Public Services New Affordable Housing Construction Down payment and Closing Cost Assistance Owner Occupied Housing Rehabilitation Rental Housing Rehabilitation and Development Emergency and Minor Home Repair Public Infrastructure Improvements Public Facility Improvements Design and Technical Assistance Blighted Property Improvement

	Description	The City intends to stabilize neighborhoods by preventing displacement of LMI residents through: Housing rehabilitation; Assisting LMI renters become homeowners through CHDO-developed housing development and Homebuyer's Assistance; Supporting home-based services for special populations. The City intends to revitalize neighborhoods by: Supporting current business owners in LMAs through Design and Technical Assistance (to participate in the City's Commercial Façade Improvement program); and Providing maintenance activities on blighted properties so as to create opportunities for future housing and commercial development.
	Basis for Relative Priority	The citizen participation process identified neighborhood needs as the second highest priority community need in surveys and meetings.
3	Priority Need Name	Create Economic Opportunity
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	Geographic Target Area 1
	Associated Goals	Affordable Housing Construction Construction-related Job Pipeline Public Services/Employment and Job Training, including Workforce Development Central Repository of Contractors and Subcontractors Support Capacity-building, including Design and Technical Assistance
	Description	The City of Knoxville intends to create economic opportunity by creating job opportunities through HUD and other funded construction activities. The City intends to support employment and job training through Workforce Development (Public Service). The City intends to support the: Development of a construction-related job pipeline that includes Workforce Development (Public Service); Creation of a central repository of contractors and subcontractors; and Capacity-building within the community, including Design and Technical Assistance.
	Basis for Relative Priority	The citizen participation process identified economic development needs as the third highest priority community need in surveys and meetings. Creating economic opportunity also helps stabilize and revitalize neighborhoods and reduces and prevents homelessness.
4	Priority Need Name	Enhance the Availability, Accessibility, and Quality of Affordable Housing
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	Geographic Target Area 1
Associated Goals	New Affordable Housing Construction CHDO Housing Development Homeless Public Facility Improvement Owner Occupied Housing Rehabilitation Rental Housing Rehabilitation and Development Down Payment and Closing Cost Assistance to CHDO Home Buyers Emergency and Minor Home Repair Energy Efficiency Improvements Permanent Supportive Housing TBRA
Description	The City of Knoxville intends to enhance the availability, accessibility, and quality of affordable housing by: Increasing affordable rental housing through new construction and rehabilitation; Increasing affordable owner-occupied housing through partnering with CHDOs, helping LMI renters become homeowners with down payment and closing cost assistance, and by homeowner rehabilitation activities; Increasing Permanent Supportive Housing; Supporting broadband internet and Supporting energy conservation/energy efficiency in housing development.
Basis for Relative Priority	The citizen participation and consultation process identified affordable housing needs as a high priority community need in surveys, meetings, and questionnaires. Promoting affordable housing also stabilizes and revitalizes neighborhoods, creates economic opportunity, and assists with reducing and preventing homelessness.

Table 47 – Priority Needs Summary

Narrative (Optional)

The City held an extensive community engagement process to hear residents' opinions on priority community needs. This involved a citizen participation process and consultation with partner organizations in the community. The City also evaluated data from the housing market analysis and needs assessment, and gathered information from a diverse variety of stakeholders in the process of preparing the Consolidated Plan. Based on the assessment of all of this information, draft priority goals and objectives were set for Knoxville's housing, infrastructure, services and other needs. These specific objectives are placed in the following categories which correspond to the federal objectives to: 1. Create a suitable living environment, 2. Provide decent housing, and 3. Create economic opportunities. The City received feedback on the development of goals and objectives that respond to those identified needs, at a well-attended public meeting in January 2020.

Throughout the Consolidated Planning process, City staff heard again and again how critical safe, affordable, and accessible housing is to individuals, families, and to neighborhoods. "Home" means many things to people, and the connection – with their own dreams and plans for their future, within their families, and to a broader community of support – is among the most important.

During the community engagement process, people experiencing homelessness shared the impact not having a home had on them. How having a place to take care of themselves (shower and wash their clothes) was key to their ability to feel like a human being. That having a safe and secure home would mean they did not have to live in fear of being assaulted or having their belongings taken from them. They spoke of their depression and anxiety as consequences of living through the loss, trauma, and fear they experience. They explained that many people turn to drugs, often ending up in jail because of what they are "living through." They described living with stigma, stereotyping, and discrimination. They feel they cannot use public spaces without being viewed with suspicion. Young people experiencing homelessness spoke about the multiple barriers they face, beyond even the financial challenges, with obtaining a sense of permanence in housing. They also shared stories of loss, generational poverty, and disconnection from the supports they need to grow into self-sufficient adults. Because the City views homelessness as an unacceptable condition for any Knoxville resident, it intends to continue to support community initiatives that will prevent, reduce, and mitigate the impact on homeless individuals and the community at large, and end homelessness.

People on fixed incomes, such as seniors and individuals with disabilities, spoke of the challenges they had with maintaining stability in their housing. For many, rent increases outpace their incomes increases. Renters on fixed incomes living in low-cost housing also have concerns about energy inefficiency and utility bills that are outside of their control. For those who were homeowners, the ability to make repairs when needed (especially when it comes to energy usage) and their ability/continued ability to physically access their home, were among their concerns. People on fixed incomes also spoke about the fears they had of not getting other supports they may need to stay in their homes as they age.

Low-income families shared many of these same concerns, renters and homeowners alike, about sustaining their housing when incomes are unstable and housing costs unpredictable. Improving the

existing stock as well as developing new affordable housing with an emphasis on energy efficiency, for both rental and homeownership, are critical to stabilizing families. Some also expressed worry about being *priced-out* and not being able to afford to stay in their homes as long-needed neighborhood wide revitalization efforts come to fruition. Programs to assist low- and moderate-income homeowners with housing rehabilitating in these neighborhoods helps to prevent displacement. Government subsidies used to rehabilitate existing rental housing can also maintain its affordability in these neighborhoods.

Renters desiring homeownership felt that rising home values and the lack of enough income to save for down payment and closing costs, make homeownership feel out of reach.

Housing stability is extremely important to one's sense of self-worth and dignity, to maintaining a stable family, as well as a base for connection to the wider community. People living in decent housing within their financial means are better able to manage their responsibilities and participate in community activities that support others. Research shows that homeowners especially, benefit in more ways than just financial. Homeowners tend to have improved health, experience less crime, have children who achieve higher education, and have increased rates of volunteerism. Homeownership, through taxes, also supports the community's treasury and ability to provide services to its residents.

Stability of residents and businesses are also the basic building block of strong, diverse neighborhoods. A strong neighborhood is one in which residents of all ages, races/ethnicities, household/family types, etc. and across income levels are supported by a network of relationships with their neighbors, neighborhood businesses, government provided services, places of worship and other community-building entities. The benefits of living in such a neighborhood include longer (and better) quality of life, a sense of empowerment to change things for the better, and a buffer against the negative effects of isolation and poverty.

Quality of life in neighborhoods is very important to Knoxville residents. The presence of blighted, unkempt, and underused properties has a significant impact on quality of life in neighborhoods. Blighted properties are more than just eye sores. They attract crime, detract from property values, and create an overall negative impression of a street or neighborhood. However, properties that are vacant and underused also have the potential to contribute to a neighborhood's quality of life through improved/increased residential and commercial development. Again, many low income households fear being displaced as a consequence of redevelopment, so it's important to fund programs, like housing rehabilitation, to help prevent displacement.

According to the 2012-2016 American Communities Survey, more than half (58%) of Knoxville households are Low- to Moderate-Income (LMI) and more than a third (34%) pay too much for housing. Renters represent just over half (54%) of all Knoxville households with three-quarters (75%) of those LMI and a quarter (25%) paying more than half their income in housing costs.

As housing costs rise – home prices by 10% and rents by 26% between 2012 and 2016, wages have remained relatively flat, rising just 5% during the same time period. Certainly, any discussion about lack of affordable housing must include recognition of the fact that wages have been stagnant for the past 30 years.

Improving economic opportunity was another priority need that was revealed in the community engagement process – one that also has a connection to housing, being that housing construction plays such a large role in the department’s activities. Supporting employment and job training opportunities workforce development as a public service is job creation (including supportive employment), assisting small businesses, and assisting minority and women owned businesses were identified as ways to promote economic development and stabilization. Redeveloping and improving commercial properties that have the potential to positively impact neighborhoods is one way that jobs are created through business expansion. Funding the construction to improve housing conditions is another.

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

Influence of Market Conditions

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

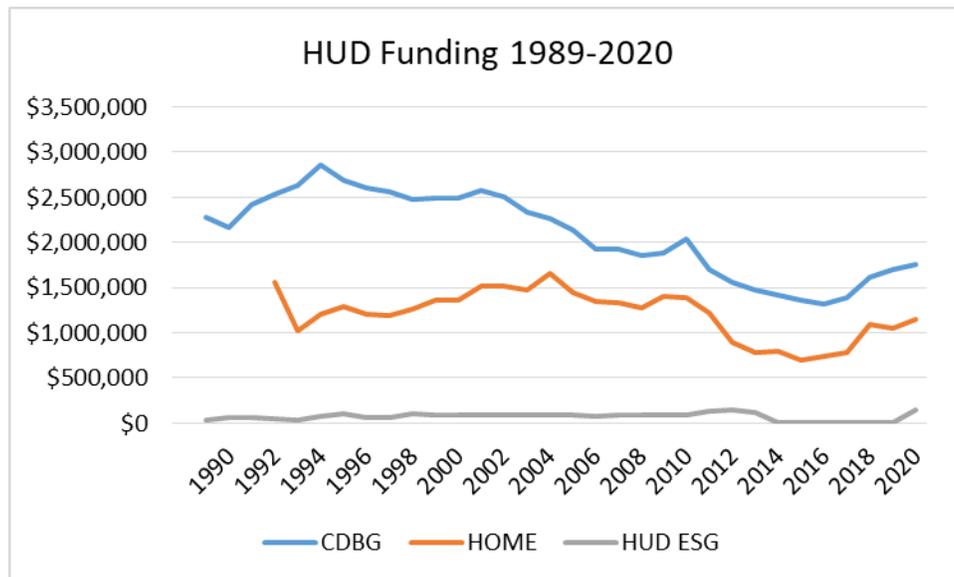
Acquisition, including preservation	Vacant, foreclosed and underused properties continue to be a blight on neighborhoods. The City will continue to acquire blighted properties with local, general funds where it makes sense. Ideas abounded from the City's focus groups with affordable housing developers CHDOs with regard to increasing the amount and variety of affordable housing options. The use of land banks to facilitate the process of homeownership, incentivizing tax sale properties for affordable housing development, increased funding for acquisition for Section 8 homeownership, and flexibility in funding to allow more acquisition-rehab, and increasing single-family housing development in Opportunity Zones will be considered where it is feasible.
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Table 48 – Influence of Market Conditions

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

Introduction

The City of Knoxville began receiving CDBG funds in the amount of \$2.2M in PY1989, and reached an annual maximum of \$2.8M in PY1994. There was a fairly steep decline until 2010, when the allocation was a little over \$2M, and then it declined again to a low of \$1.3M in PY2016. A substantial increase was seen in PY2018 and it has increased in the last two years. The City began receiving HOME funds in the amount of \$1.5M in PY1992, reached an annual maximum of \$1.66M in PY2004, experienced another brief high in PY2009/PY2010 and declined to its lowest point of \$690,541 in PY2015. PY2018 showed a sharp rise and has stayed above the \$1M level since then. As poverty has increased, the City of Knoxville's needs for housing and community development have only risen. The number of people experiencing homelessness has risen. While HUD funds have been rising (CDBG by about 10% and HOME about 5%) the last few years, they are not enough to meet the need.



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

Program Income is derived from payments on loans the City made to low and moderate-income (LMI) homeowners who participated in the Owner-Occupied Housing Rehabilitation program, funded by CDBG and HOME funds. Federal regulations require, generally, that CDBG Program Income funds be used to pay program expenditures before funds are drawn down from HUD. The requirements for the expenditure of HOME Program Income allow for the funds to be allocated and budgeted to projects and

activities in the Annual Action Plan. The City anticipates that program income to be received during the PY2020-2021 program year as \$110,000 for CDBG and \$500,000 for HOME.

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

Coronavirus/COVID-19 Update: In March 2020, the World Health Organization declared the coronavirus disease 2019 ("COVID-19") outbreak a pandemic, and the President declared the outbreak a national emergency. On March 27, 2020, the President signed the \$2.2 trillion Coronavirus Aid, Relief, and Economic Security (CARES) Act into law, which, among other important measures, provides for: supplemental Community Development Block Grant funding (CDBG-CV) for grants to prevent, prepare for, and respond to COVID-19 ; flexibility for CDBG grantees to make it easier to use CDBG-CV, fiscal years 2019 and 2020 CDBG grants for coronavirus response, and authorized the Department of Housing and Urban Development (HUD) to grant waivers and alternative requirements; supplemental Emergency Solutions Grant (ESG) funding for grants to prevent, prepare for, and respond to the coronavirus among individuals and families who are homeless or receiving homeless assistance and homelessness prevention activities (including reimbursing allowable costs incurred by states/local governments incurred prior to enactment of this measure); and certain waivers of HUD requirements were made available. The City of Knoxville was notified by HUD on April 2, 2020, that it would receive \$1,036,418 in CDBG-CV and \$513,272 in ESG-CV funds, along with information about flexibility and waivers of certain regulations and requirements. These priority projects and activities will benefit eligible individuals and households residing in Knoxville adversely impacted by the coronavirus/COVID-19 and its economic impact. The City prepared and submitted Substantial Amendments to its PY2019-2021 Annual Action Plan, required by HUD to receive and program the supplemental funds. In addition to the CDBG-CV and ESG-CV funds, \$167,760 in prior year CDBG funds will be added to priority Coronavirus/COVID-19 projects. HUD released further information about a second allocation of ESG-CV funds on June 9, 2020, from the CARES Act. HUD developed a new formula for distributing \$2.96B in awards, accounting for variables that quantify the population currently experiencing and at-risk of homelessness, including: Total Homeless Population; Unsheltered Homeless Population; Total Very Low Income (VLI) Renters; and VLI Renters that are Overcrowded or without a Kitchen or Plumbing. HUD announced funding under this second round of ESG-CV. The City of Knoxville will be allocated \$2,221,592. Information about this second round of funding is still pending.

The figures below are based on the assumption that HUD CDBG, HOME, and ESG funding allocations for future years will remain the same, that CDBG program income will continue to decrease about 10% each year, and that HOME program will remain the same.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation : \$	Program Income: \$	Prior Year Resources : \$	Total: \$		
CDBG	Public - federal	Affordable housing, economic development	\$1,761,814	\$100,000	\$190,895	\$2,052,709	\$7,356,766	See above
HOME	Public - federal	Affordable housing	\$1,151,264	\$500,000	\$1,665,598	\$3,316,862	\$6,605,056	See above
ESG	Public - federal	Homeless services	\$148,849	\$0	\$0	\$148,849	\$595,396	See above

Table 49 - Anticipated Resources

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

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

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

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

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

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

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

Discussion

The City will continue to investigate and make application for additional funding streams that remain consistent with its mission and those that will also further the goals of the Consolidated Plan. The City will also continue to work with its partners in the community to encourage each of them to leverage available funding sources and build capacity. Since its inception in July 2017, the City has funded its Affordable Rental Development Fund (ARDF) with \$12.6M in local, general operating funds, including an allocation of \$2.5 M approved for PY2020-2021. While HUD CDBG and HOME funds of \$25.2M (from PY2011- to midyear PY2018) leveraged \$20.3M in private funding, City funds for KCDC Five Points Redevelopment and ARDF-funded developments leveraged \$148.1M in private investment.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Knox County	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other-County
City of Knoxville	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Knoxville’s Community Development Corporation (KCDC)	PHA	Public Housing	Jurisdiction
Knoxville-Knox County and the Regional Transportation Planning Organization (TPO)	Planning authority	Planning	Jurisdiction
Knoxville Knox County Community Action Committee	Public institution	Homelessness Non-homeless special needs public facilities	Jurisdiction
Knoxville/Knox County Continuum of Care	Continuum of care	Homelessness	Jurisdiction
Knoxville Area Urban League	Non-profit organizations	Ownership	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
University of Tennessee/Knox HMIS	Public institution	Homelessness Planning	State
Bridge Refugee Services	Community/Faith-based organization	Non-homeless special needs Public services	Region
Catholic Charities of East Tennessee	Community/Faith-based organization	Homelessness	Region
Centro Hispano	Non-profit organizations	Health Non homeless special needs	Region
East Tennessee Community Design Center (ETCDC)	Non-profit organizations	Economic Development Planning neighborhood improvements	Region
East Tennessee Housing Development Corp. (ETH)	Non-profit organizations	CHDO Ownership Planning Rental	Region
Elmington Capital Group	For-profit housing developer	Rental	Region
Dover/Family Pride Corp.	For-profit housing developer	Rental	Region
Helen Ross McNabb Center (HRMC)	Non-profit organizations	Homelessness Non-homeless special needs	Region
HomeSource East Tennessee	Non-profit organizations	CHDO Ownership Planning Rental	Region
Knoxville Habitat for Humanity	Non-profit organizations	Ownership	Jurisdiction
Knoxville Leadership Foundation/Neighborhood Housing, Inc. (NHI)	Non-profit organizations	Ownership Planning Rental	Jurisdiction
Knoxville Area Transit	Government	Transportation	Jurisdiction
Knox County Schools	Government	Education	Jurisdiction
Knox County Health Department	Government	Health Non-homeless special needs	Jurisdiction
East Tennessee Foundation	Non-profit organizations	Foundation	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
United Way of Greater Knoxville	Non-profit organizations and foundation	Planning	Jurisdiction
Other Private Developers and CHDO s	Private Developers Non-profit organizations	Economic Development Ownership Planning Rental	Jurisdiction
Other Qualified Non-Profit Organizations	Non-profits	Ownership Planning Rental	Jurisdiction
Other Qualified Sub-recipients	Sub-recipient organization	Economic Development	Jurisdiction
Various Non-Profits and Public Agencies	Non-profit organizations Public Agencies	Neighborhood improvements Ownership Planning Rental	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

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

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

Table 51 - Homeless Prevention Services Summary

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

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

The Office on Homelessness, that coordinates the CoC and manages the administration of HMIS etc., is located in the Housing and Neighborhood Development Department that develops the Consolidated Plan, Annual Action Plans, and the policies and procedures that govern funding, including the allocation of ESG and local, general funds. The project manager for the Office on Homelessness participates in the

development of the Consolidated Plan and Annual Action Plans, guides the development of standards for meeting local, as well as HUD priorities, evaluates outcomes of particular strategies or agencies, and assists in evaluating funding proposals.

Based on information in the draft 2020 housing inventory count for the Knoxville-Knox County Continuum of Care, this community provides a significant array of shelter, services, and housing for people experiencing homelessness. A large portion of those beds and services slots are available to serve broad needs, but there are also some that are designated to serve specific populations and needs. Households with adults and children are served with a number of designated emergency shelter beds, with a majority of those designated specifically for families that are escaping domestic violence situations. Rapid Re-housing programs provide families with help to gain access to permanent housing. Chronically homeless households and military veterans benefit from designated permanent supportive housing beds, both in specified housing developments and in scattered site locations, supported with housing choice vouchers. Unaccompanied youth have been served with runaway shelter beds in a scattered-site program model by Helen Ross McNabb. CAC is expanding its outreach and services with this population, as well, including coordinating with Knox County Schools. CAC hosts the Youth Advisory Board (YAB) led by youth and young adults who are experiencing or formerly experienced homelessness.

Over the last year, the City of Knoxville has funded the development of a safe space to people who were living unsheltered under the I-40 overpass downtown. Toilets were added for hygiene, and picnic tables were added for day time use. Security services were also hired for the space. Two outreach workers were also added through a partnership with Volunteer Ministry Center (VMC). In the later part of 2019, VMC's The Foyer came online to offer a safe, low-barrier, overnight shelter for people who were working with outreach workers.

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

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

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

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

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

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

Knoxville's Plan to Address Homelessness seeks to address the gaps in the institutional structure and service delivery system by bringing all the key providers together as part of the Mayor's Roundtable on Homelessness, in order to coordinate efforts around a shared set of goals. Strategies identified in the plan seek to systematically identify and correct institutional weaknesses and to develop initiatives that will close identified gaps in resources and services. The Plan to Address Homelessness was used to inform the strategies and priorities set out in this Consolidated Plan.

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

Workforce Development, especially to support the housing construction industry, and the development of a career ladder/job pipeline from trained workers to supporting the development of additional subcontractors and contractors in the building trades, helps to meet the needs of workers, employers and the affordable housing industry.

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration	2020	2024	Program Administration	City of Knoxville	Reduce and Prevent Homelessness; Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; Enhance Affordable Housing	CDBG: \$1,761,810 HOME: \$0 ESG: \$74,420	Other: 15
2	Housing Program Delivery	2020	2024	Affordable Housing	City of Knoxville	Reduce and Prevent Homelessness; Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; Enhance Affordable Housing	CDBG: \$1,781,245 HOME: \$825,630 ESG: \$0	Other: 5
3	Owner-occupied Housing Rehabilitation	2020	2021	Affordable Housing	City of Knoxville	Reduce and Prevent Homelessness; Stabilize and	CDBG: \$208,680.49 HOME: \$2,964,559.75	Homeowner Housing Rehabilitated: 75 Households/Housing Units

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
						Revitalize Neighborhoods; Create Economic Opportunity; Enhance Affordable Housing	ESG: \$0	
4	Design and Technical Assistance	2020	2024	Non-housing Community Development	City of Knoxville	Stabilize and Revitalize Neighborhoods; Create Economic Opportunity	CDBG: \$275,000 HOME: \$0 ESG: \$0	Other: 65
5	HOME CHDO	2020	2024	Affordable Housing	City of Knoxville	Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; Enhance the Availability, Accessibility, and Quality of Affordable Housing	CDBG: \$0 HOME: \$1,400,000 ESG: \$0	Homeowner Housing Added: 40 Households/Housing Units Rental Housing Added: Households/Housing Units
6	Public Services – Workforce Development and Employment Training	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing	City of Knoxville	Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; Enhance	CDBG: \$1,143,305 HOME: \$0 ESG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 385 Persons Assisted

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
				Community Development		the Availability, Accessibility, and Quality of Affordable Housing		
7	Down Payment and Closing Cost Assistance	2020	2024	Affordable Housing	City of Knoxville	Stabilize and Revitalize Neighborhoods; Enhance the Availability, Accessibility, and Quality of Affordable Housing	CDBG: \$0 HOME: \$505,000 ESG: \$0	Direct Financial Assistance to Homebuyers: 35 Households Assisted
8	Emergency Home Repairs and Weatherization	2020	2024	Affordable Housing	City of Knoxville	Reduce and Prevent Homelessness; Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; Enhance the Availability, Accessibility, and Quality of Affordable Housing	CDBG: \$3,250,000 HOME: \$0 ESG: \$0	Homeowner Housing Rehabilitated: 750 Households/Housing Units

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Minor Home Repairs and Accessibility Modifications	2020	2024	Affordable Housing	City of Knoxville	Reduce and Prevent Homelessness; Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; Enhance the Availability, Accessibility, and Quality of Affordable Housing	CDBG: \$752,000 HOME: \$0 ESG: \$0	Homeowner Housing Rehabilitated: 215 Households/Housing Units
10	Rental Housing Rehabilitation and Development (includes permanent supportive housing)	2020	2024	Affordable Housing	City of Knoxville	Reduce and Prevent Homelessness; Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; Enhance the Availability, Accessibility, and Quality of Affordable Housing	CDBG: \$225,185.10 HOME: \$4,226,728.10 ESG: \$0	Rental units rehabilitated: 212 Households/Housing Units

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Blighted Property Stabilization/Maintenance	2020	2024	Non-Housing Community Development	City of Knoxville	Stabilize and Revitalize Neighborhoods	CDBG: \$112,249.30 HOME: \$0 ESG: \$0	Other: 80 Other
12	Public Facilities or Public Infrastructure	2020	2024	Non-Housing Community Development	City of Knoxville	Reduce and Prevent Homelessness; Stabilize and Revitalize Neighborhoods; Create Economic Opportunity	CDBG: \$0 HOME: \$0 ESG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
13	Homeless Services	2020	2024	Street Outreach Emergency Shelter/Services Homelessness Prevention Rapid Re-Housing HMIS	City of Knoxville	Reduce and Prevent Homelessness	CDBG: \$0 HOME: \$0 ESG: \$669,825	Street Outreach 0 Persons Assisted Emergency Shelter/Services 0 Persons Assisted Homelessness Prevention 0 Persons Assisted Rapid Re-Housing 1,525 Persons Assisted HMIS 0

Table 52 – Goals Summary

Goal Descriptions

Goal Descriptions

1 Goal Name Administration

Goal Description The City of Knoxville will use \$1,761,810 in CDBG funds (up to 20%) of its PY2020-2024 CDBG allocation to fund general CDBG administration expenses and \$74,420 (up to 10%) of its PY2020-2024 ESG allocation to fund ESG administration expenses.

2 Goal Name Housing Program Delivery

Goal Description The City of Knoxville will use \$1,781,245 of its PY2020-2024 CDBG funds for housing program delivery expenses.

The City of Knoxville will use \$825,630: \$575,630 (up to 10%) of its PY2020-2024 HOME allocation and \$250,000 (up to 10%) of its estimated HOME program income to fund housing program delivery expenses.

3 Goal Name Owner Occupied Housing Rehabilitation

Goal Description The City of Knoxville will use \$3,173,240.24: \$2,050,000 in HOME program income; \$545,661 of its PY2020-2024 HOME allocation; \$368,898.75 in prior year HOME program income; \$160,000 of its PY2020-2024 CDBG allocation; and \$48,680.49 in prior year CDBG funds to provide owner-occupied housing rehabilitation.

4 Goal Name Design and Technical Assistance

Goal Description The City of Knoxville will use \$275,000: \$220,000 of its PY2020-PY2024 CDBG allocation and \$55,000 of prior year CDBG funds and to support subrecipient(s) to provide design and technical assistance to support non-profit/neighborhood organizations and others working to improve low- and moderate-income census tracts and assist with community redevelopment, blight remediation and development of businesses and other uses.

5 Goal Name HOME CHDO Activities

Goal Description The City of Knoxville will use \$1,400,000 (at least 15%) of its PY2020-2024 HOME allocation to fund Community Housing Development Organizations (CHDOs) to develop new affordable housing.

6	Goal Name	Public Services – Workforce Development/Employment Training
	Goal Description	The City of Knoxville will use \$1,143,305: \$1,043,305 of its PY2020-2024 CDBG allocation and \$100,000 in prior year CDBG funds to support subrecipient(s) providing workforce development /employment training.
7	Goal Name	Down Payment and Closing Cost Assistance
	Goal Description	The City of Knoxville will use \$505,000: \$400,000 of its PY2020-2024 HOME Allocation and \$105,000 in prior year HOME funds to assist homebuyers of affordable, CHDO-developed housing
8	Goal Name	Emergency Home Repair
	Goal Description	The City of Knoxville will use \$3,159,510: \$2,750,000 of its PY2020-2024 CDBG allocation and \$409,510 of its estimated CDBG program income, to provide emergency home repairs and energy efficiency and weatherization-related services (less than \$4,999 each unit) to homeowners.
9	Goal Name	Minor Home Repair and Accessibility Modifications
	Goal Description	The City of Knoxville will use \$752,000 of its PY2020-2024 CDBG allocation, to assist with minor home repairs (less than \$4,999 each unit).
10	Goal Name	Rental Housing Rehabilitation and Development
	Goal Description	The City of Knoxville will use \$4,451,913.23: \$3,035,029 of its PY2020-2024 HOME allocation; \$651,328.64 in prior year HOME program income; \$540,370.49 in prior year HOME funds; \$160,000 of its PY2020-2024 CDBG allocation; and \$65,185.10 in prior year CDBG funds, to rehabilitate affordable rental housing units (including weatherization/energy-efficiency improvements) and/or develop new affordable rental units.
11	Goal Name	Blighted Property Stabilization/Maintenance
	Goal Description	The City of Knoxville will use \$112,249.97: \$90,220 of its PY2020-2024 CDBG allocation and \$22,029.97 in prior year CDBG funds to assist with the mowing/maintenance of blighted properties in low- and moderate-income neighborhoods.
12	Goal Name	Public Facility and/or Public Infrastructure Improvements
	Goal Description	The City of Knoxville sets aside this project for future use should funding become available.

13 Goal Name Homeless Services

Goal Description The City of Knoxville will use \$669,825 of its PY2020-2024 ESG allocation on Street Outreach; Emergency Shelter/Services; Rapid Re-housing services; Homelessness Prevention; and HMIS through subrecipient(s).

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

Funding Source	# Households/Housing Units Estimated			
	Total #	0-30% AMI	30-50% AMI	50-80% AMI
Federal - HOME				
• Owner-occupied Rehabilitation	75:	25	25	25
• Rental Rehabilitation/Development	375:	125	125	125
• DPA/CHDO-developed Housing	40:		15	25

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

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

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

Activities to Increase Resident Involvements

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

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

KCDC is not a troubled agency.

Plan to remove the 'troubled' designation

N/A

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

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

1. Limited housing stock and homogeneity in housing units. Changing family sizes, lifestyles, and work preferences have to be reflected in the housing type and sizes. Several organizations are trying to work with low-moderate income families to increase, maintain, and afford housing suffer because of lack of funding. However, the cost of land makes it financially challenging to create affordable housing without a subsidy or incentive.
2. Transportation corridors have connectivity problems and lack integration with Low-moderate income residential areas and employment centers. People travelling between Knoxville and Knox County are suffering from lack of transit options and convenience in using transit. Accessibility issues within the city and county are due to lack of Accessible sidewalks, unsafe bus stops, and lack of accessible features in the city's and county's infrastructure. Lack of sidewalks and bike lane facilities in the county and problems with connectivity within the city have been the most common community survey response to the question of probable impediment to affordable housing.
3. Mortgage lending practices need to be addressed since there were high denial rates among certain races. Low Income families of color are at a severe deficit compared to the income levels of other communities in the City and County, in terms of financial stability and employment opportunities. Seasonal employment opportunities are also a threat to fair lending practices and require educations programs to assist in the repair of credit histories
4. Local hire initiatives: Local governments should be able to require construction companies to hire a certain percentage of workers from the jurisdictional area. This helps in creating jobs and provide sustainability to the local economy. Tennessee's Contractors Licensing Act of 1994 prohibits counties and municipalities from imposing additional requirement on top of those imposed in the act and from discriminating against contractors licensed by the state on the basis of non-residency within the county or municipality.
5. Lack of trust between the governmental organizations and the community. Lack of trust between community and the government entities has been mentioned in the survey responses.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Recommendations for Impediment 1:

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

- + Private landlords need to be encouraged to accept Section 8 and special project vouchers. One way would be to have a mitigation fund for landlords to help with any loss of rental income and damages past what their insurance covers to help offset some of the cost they incur in case of renter's inability to comply.

Recommendations for Impediment 2:

- + With the changing need of the demographics, the City and County should invest in a combined transit plan and devise ways to make transit more accessible and seamless between the two. Investment needs to prioritize Accessible sidewalks, bike lanes, bicycle facilities, and bus stops. Alternative transit routes that connect city to the county, especially the employment centers during peak hours can be planned for. Additionally, the new zoning code and focus on energy efficiency will yield results when complete streets and alternative means of transportation are made effective in the City and County. Green infrastructure, such as complete streets, connectivity of Accessible sidewalks, an increase in bike lane facilities, will not only provide alternative transportation options and encourage walking, it will provide a sense of safety and freedom for people with mobility limitations
- + Public transit shelters with ramps and proper lighting can be planned at 5-minute walking distance or 0.25-mile distance from residential areas/multifamily dwellings for healthy individuals. For people who are elderly or have special needs the walking distance should be according to ADA guidelines.
- + Safe conditions that enhance walkability, continuous and even-surfaced Accessible sidewalks, ramps, slopes, lighting, and safe and well-maintained shelters have to go hand in hand to promote ridership and walkability.

Recommendations for Impediment 3:

- + Fair lending institutes, along with government organizations, should provide an educational program to assist in the repair of credit such that the process of home ownership can be initiated for people with poor credit histories. Educational programs are needed to improve job opportunities and provide information that encourages financial literacy.
- + Federal, State, and local banking regulation should include educational opportunities in their lending practices to ensure that low income population has "access" to the opportunity to purchase "affordable housing."
- + Require basic home maintenance course as a requirement to retain HUD Section 8 housing and/or housing vouchers.
- + Accountability from occupants: Establish Section 8 Resident Association by assigning responsible tenants to assist neighbors as needed to care for the maintenance and care of assigned unit. Peaceful approach to this method could also be reporting of a careless or ignorant occupant to a non-profit which can then assist the occupant in maintenance. Regardless of income levels, each person should be accountable for maintaining their property and educated to move on to the next level of housing which is homeownership.

- + Home buying is a difficult process, and residents with limited English proficiency (LEP) have an especially hard time maneuvering the process because financial institutes do not have paperwork in languages other than English. We recommend that residents with LEP be given assistance in understanding the financial paperwork and process.

Recommendations for Impediment 4:

- + Local hiring mandates should be pushed for by joint efforts from the City and County. Within the hiring mandates, schemes could be devised where low-moderate income people could get preference in the hiring process. A robust, multi-prong initiative would be required at City and County level to ameliorate housing conditions without causing displacement. One small way is making people an asset rather than liability.
- + Creating more employment opportunities and helping unemployed householders by providing adequate training and skill development will improve their financial stability.
- + The city can work proactively with financial institutions and banks to allow for more flexibility in payments and assist with background checks by reducing liability or providing assistance.

Recommendations for Impediment 5:

- + Transparency from the city and county about new projects, zoning regulations, and new schemes can go a long way in regaining the trust of the community.
- + Advertising and holding community events that encourage participation of city and county staff with the community can help as well. Each government employee can adopt a neighborhood and participate in the community events of that area. Additionally, propose community improvement projects and workshops in partnership with local churches or community centers.

SP-60 Homelessness Strategy – 91.215(d)

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

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

Addressing the emergency and transitional housing needs of homeless persons

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

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

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

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

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving

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

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

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

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

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

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

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

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

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

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

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

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

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

SP-80 Monitoring – 91.230

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

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

The City of Knoxville's Purchasing Department conducts regular and on-going outreach to small businesses to ensure diversity.



Action Plan Program Year 2020-2021

Expected Resources

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

Introduction

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

Program Income is derived from payments on loans the City made to low and moderate-income (LMI) homeowners who participated in the Owner-Occupied Housing Rehabilitation program, funded by CDBG and HOME funds. Federal regulations require, generally, that CDBG Program Income funds be used to pay program expenditures before funds are drawn down from HUD. The requirements for the expenditure of HOME Program Income allow for the funds to be allocated and budgeted to projects and activities in the Annual Action Plan. The City anticipates that program income to be received during the PY2020-2021 program year as \$110,000 for CDBG and \$500,000 for HOME. CDBG program income is expected to begin decreasing by about 10% after year 2 and HOME program is anticipated to remain the same for the five year period.

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

Coronavirus/COVID-19 Update: In March 2020, the World Health Organization declared the coronavirus

disease 2019 (“COVID-19”) outbreak a pandemic, and the President declared the outbreak a national emergency. On March 27, 2020, the President signed the \$2.2 trillion Coronavirus Aid, Relief, and Economic Security (CARES) Act into law, which, among other important measures, provides for: supplemental Community Development Block Grant funding (CDBG-CV) to prevent, prepare for, and respond to COVID-19; flexibility for CDBG grantees to make it easier to use CDBG-CV; fiscal years 2019 and 2020 CDBG grants for coronavirus response; supplemental Emergency Solutions Grant (ESG-CV) funding for grants to prevent, prepare for, and respond to the coronavirus among individuals and families who are homeless or receiving homeless assistance and homelessness prevention activities (including reimbursing allowable costs incurred by states/local governments incurred prior to enactment of this measure); and certain waivers of HUD requirements. The City of Knoxville was notified by HUD on April 2, 2020, that it would receive \$1,036,418 in CDBG-CV and \$513,272 in ESG-CV funds, along with information about flexibility and waivers of certain regulations and requirements. These priority projects and activities will benefit eligible individuals and households residing in Knoxville adversely impacted by the coronavirus/COVID-19 and its economic impact. The City prepared and submitted Substantial Amendments to its PY2019-2021 Annual Action Plan, required by HUD to receive and program the supplemental funds. In addition to the CDBG-CV and ESG-CV funds, \$167,760 in prior year CDBG funds will be added to priority Coronavirus/COVID-19 projects. HUD released further information about a second allocation of CARES Act ESG-CV funds on June 9, 2020. HUD developed a new formula for distributing \$2.96B in awards, accounting for variables that quantify the population currently experiencing and at-risk of homelessness, including: Total Homeless Population; Unsheltered Homeless Population; Total Very Low Income (VLI) Renters; and VLI Renters that are Overcrowded or without a Kitchen or Plumbing. The City of Knoxville will be allocated \$2,221,592. Information about this second round of funding is still pending.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation : \$	Program Income: \$	Prior Year Resources : \$	Total: \$		
CDBG	Public - federal	Affordable housing, economic development	\$1,761,814	\$100,000	\$290,895	\$2,152,709	\$7,356,766	See above
HOME	Public - federal	Affordable housing	\$1,151,264	\$500,000	\$1,665,598	\$3,316,862	\$6,605,056	See above
ESG	Public - federal	Homeless services	\$148,849	\$0	\$0	\$148,849	\$595,396	See above

Table 53 - Expected Resources – Priority Table

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

The City of Knoxville utilizes a significant amount of local funds to support activities to address the four priority areas identified during the Consolidated Planning process. 1. Reduce and Prevent Homelessness: the City supports the Office on Homelessness and grants to agencies that assist the homeless (\$1,099,400*). 2. Stabilize and Revitalize Neighborhoods: the City funds the Office of Neighborhoods (\$216,850 was recently approved as part of the City's 2020-2021 Budget*) and Knox Education Foundation Community Schools (\$425,000*). Prior to the Coronavirus/COVID-19 pandemic, it also supported acquisition and stabilization of blighted/abandoned properties (\$100,000*); chronic problem properties (\$100,000*); and historic preservation (\$500,000*). 3. Create Economic Opportunity: the City has an Office of Business Support, among other programs assisting small and minority-owned businesses in the city. Prior to the Coronavirus/COVID-19 pandemic, it also supported the Commercial Façade Improvement program (\$500,000*). 4. Enhance the Availability, Accessibility, and Quality of Affordable Housing: the City funds the Affordable Housing Trust Fund with the East Tennessee Foundation with local funds (\$323,000*); KCDC (Knoxville's PHA) with local funds to support infrastructure development in the Austin Homes redevelopment plan (\$4.5M*); and the Affordable Rental Development Fund (ARDF) that will leverage investment in the development of new affordable rental housing (\$2.5M*).

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

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

The City of Knoxville requires that all agencies receiving ESG funds provide documentation of 1:1 match. Subrecipients of ESG-CV funds are not required to provide match documentation.

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

major disaster declaration for the state of Tennessee on April 2, 2020.

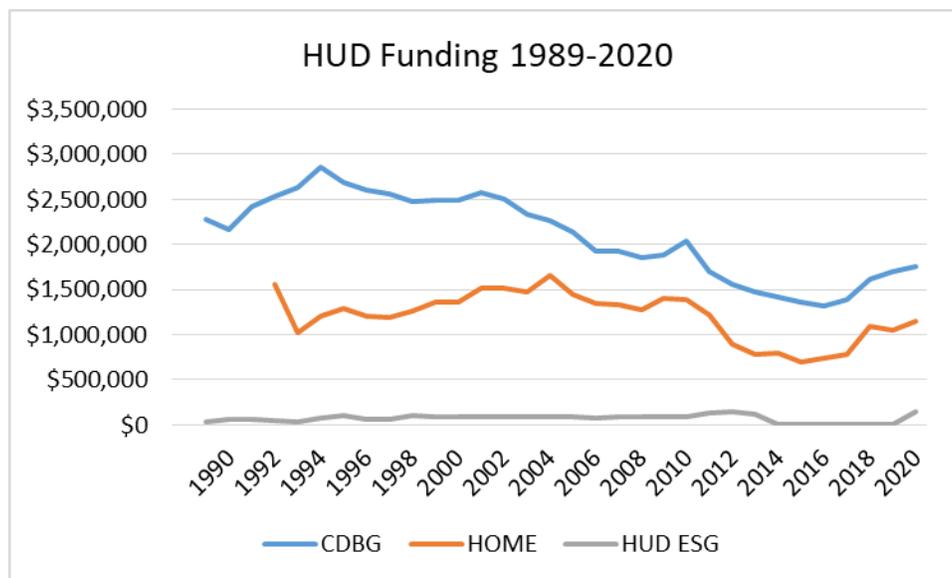
The City will also continue to investigate and make application for additional funding streams that remain consistent with its mission and those that will also further the goals of the Consolidated Plan. One recent example of this is HUD's Lead Safe and Healthy Homes program. The City received a \$3.6M grant to address the threat of lead-based paint to children living in housing built before 1978. The City will also continue to work with its partners in the community to encourage each of them to leverage available funding sources and build capacity.

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

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

Discussion

The City of Knoxville began receiving CDBG funds in the amount of \$2.2M in PY1989, and reached an annual maximum of \$2.8M in PY1994. There was a fairly steep decline until 2010, when the allocation was a little over \$2M, and then it declined again to a low of \$1.3M in PY2016. A substantial increase was seen in PY2018 and it has increased in the last two years. The City began receiving HOME funds in the amount of \$1.5M in PY1992, reached an annual maximum of \$1.66M in PY2004, experienced another brief high in PY2009/PY2010 and declined to its lowest point of \$690,541 in PY2015. PY2018 showed a sharp rise and has stayed above \$1M since then. As poverty has increased, the City of Knoxville’s needs for housing and community development have only risen. The number of people who are cost-burdened by their housing costs and/or are experiencing homelessness has risen. While HUD funds have been rising (CDBG by about 10% and HOME about 5%) the last few years, they are not enough to meet the need.



Fortunately, private and local funds have helped to fill the gap. Since its inception in July 2017, the City has funded its Affordable Rental Development Fund (ARDF) with \$12.6M in local, general operating funds, including an allocation of \$2.5 M approved for PY2020-2021. While HUD CDBG and HOME funds of \$25.2M (from PY2011- to midyear PY2018) leveraged \$20.3M in private funding, City funds for KCDC Five Points Redevelopment and ARDF-funded developments leveraged \$148.1M in private investment.

Program income and unspent, prior-year funds for CDBG and HOME programs also help to offset

unexpected HUD allocation reductions to some degree, although, it is expected that any benefit from those funds will be fairly short-lived as program income wanes and when HUD allocations allow fewer new loans to homeowners

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration	2020	2021	Program Administration	City of Knoxville	Reduce and Prevent Homelessness; Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; Enhance Affordable Housing	CDBG: \$352,362 HOME: \$0 ESG: \$11,163	Other: 3
2	Housing Program Delivery	2020	2021	Affordable Housing	City of Knoxville	Reduce and Prevent Homelessness; Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; Enhance Affordable Housing	CDBG: \$366,347 HOME: \$165,126 ESG: \$0	Other: 1
3	Owner-occupied Housing	2020	2021	Affordable Housing	City of Knoxville	Reduce and	CDBG: \$48,680.4	Homeowner Housing

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
	Rehabilitation				e	Prevent Homelessness; Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; Enhance Affordable Housing	9 HOME: \$1,146,735.75 ESG: \$0	Rehabilitated: 15 Households/Housing Units
4	Design and Technical Assistance	2020	2021	Non-housing Community Development	City of Knoxville	Stabilize and Revitalize Neighborhoods; Create Economic Opportunity	CDBG: \$55,000 HOME: \$0 ESG: \$0	Other: 13
5	HOME CHDO	2020	2021	Affordable Housing	City of Knoxville	Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; Enhance the Availability, Accessibility, and Quality of Affordable Housing	CDBG: \$0 HOME: \$400,000 ESG: \$0	Homeowner Housing Added: 8 Households/Housing Units Rental Housing Added: Households/Housing Units
6	Public Services – Workforce Development and Employment	2020	2021	Affordable Housing Homeless Non-	City of Knoxville	Stabilize and Revitalize Neighborhoods	CDBG: \$341,105 HOME:	Public service activities other than Low/Moderat

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
	Training			Homeless Special Needs Non-Housing Community Development		oods; Create Economic Opportunity; Enhance the Availability, Accessibility, and Quality of Affordable Housing	\$0 ESG: \$0	e Income Housing Benefit: 115 Persons Assisted
7	Down Payment and Closing Cost Assistance	2020	2021	Affordable Housing	City of Knoxville	Stabilize and Revitalize Neighborhoods; Enhance the Availability, Accessibility, and Quality of Affordable Housing	CDBG: \$0 HOME: \$105,000 ESG: \$0	Direct Financial Assistance to Homebuyers: 7 Households Assisted

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Emergency Home Repairs and Weatherization	2020	2021	Affordable Housing	City of Knoxville	Reduce and Prevent Homelessness; Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; Enhance the Availability, Accessibility, and Quality of Affordable Housing	CDBG: \$650,000 HOME: \$0 ESG: \$0	Homeowner Housing Rehabilitated: 150 Households/Housing Units
9	Minor Home Repairs and Accessibility Modifications	2020	2021	Affordable Housing	City of Knoxville	Reduce and Prevent Homelessness; Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; Enhance the Availability, Accessibility, and Quality of Affordable Housing	CDBG: \$252,000 HOME: \$0 ESG: \$0	Homeowner Housing Rehabilitated: 75 Households/Housing Units

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Rental Housing Rehabilitation and Development (includes permanent supportive housing)	2020	2021	Affordable Housing	City of Knoxville	Reduce and Prevent Homelessness; Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; Enhance the Availability, Accessibility, and Quality of Affordable Housing	CDBG: \$65,185.10 HOME: \$1,500,000.13 ESG: \$0	Rental units rehabilitated: 75 Households/Housing Units
11	Blighted Property Stabilization/Maintenance	2020	2021	Non-Housing Community Development	City of Knoxville	Stabilize and Revitalize Neighborhoods	CDBG: \$22,029.97 HOME: \$0 ESG: \$0	Other: 80 Other
12	Public Facilities or Public Infrastructure	2020	2021	Non-Housing Community Development	City of Knoxville	Reduce and Prevent Homelessness; Stabilize and Revitalize Neighborhoods; Create Economic Opportunity	CDBG: \$0 HOME: \$0 ESG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
						y		
13	Homeless Services	2020	2021	Street Outreach Emergency Shelter/Services Homelessness Prevention Rapid Re-Housing HMIS	City of Knoxville	Reduce and Prevent Homelessness	CDBG: \$0 HOME: \$0 ESG: \$137,686	Street Outreach 0 Persons Assisted Emergency Shelter/Services 0 Persons Assisted Homelessness Prevention 0 Persons Assisted Rapid Re-Housing 179 Persons Assisted HMIS 0

Table 54 – Goals Summary

Goal Descriptions

- 1 Goal Name Administration

Goal Description The City of Knoxville will use \$352,362 in CDBG funds (up to 20%) of its PY2020-2021 CDBG allocation to fund general CDBG administration expenses and \$11,163 in ESG funds (up to 7.5%) of its PY2020-2021 ESG allocation to fund ESG administration expenses.
- 2 Goal Name Housing Program Delivery

Goal Description The City of Knoxville will use \$366,347 of its PY2020-2021 CDBG funds for housing program delivery expenses. The City will use \$165,126 in HOME funds: \$115,126 (up to 10%) of its PY2020-2021 HOME allocation and \$50,000 (up to 10%) of its estimated HOME program income to fund housing program delivery expenses.
- 3 Goal Name Owner Occupied Housing Rehabilitation

Goal Description The City of Knoxville will use \$1,195,416: \$48,680.49 of prior year CDBG funds; \$327,837 of its PY2020-2021 HOME allocation; \$450,000 in HOME program income funds; and \$368,898.75 in prior year HOME program income funds, to assist approximately 15 households with owner-occupied housing rehabilitation: 5 extremely low (0-30% AMI) income; 5 very low (31-50% AMI) income; and 5 low (51-80% AMI) income households.
- 4 Goal Name Design and Technical Assistance

Goal Description The City of Knoxville will use \$55,000 of prior year CDBG funds, through sub-recipient agreement(s), for design and technical assistance to support approximately 13 non-profit/neighborhood organizations and others working to improve low- and moderate-income census tracts and assist with community redevelopment, blight remediation and development of businesses and other uses.
- 5 Goal Name HOME CHDO Activities

Goal Description The City of Knoxville will use \$400,000 of its PY2020-2021 HOME allocation to fund Community Housing Development Organizations (CHDOs) to develop approximately 8 units of new affordable housing for households below 80% AMI. Lease-purchase is an included activity.
- 6 Goal Name Public Services – Workforce Development/Employment Training

Goal Description The City of Knoxville will use \$341,105 for Workforce Development/Employment Training: \$100,000 in prior year CDBG and \$241,105 of its PY2020-2021 CDBG allocation, through sub-recipient agreement(s) to

program(s) providing job and life skills training to approximately 80 extremely low (0-30% AMI), 25 very low (31-50% AMI) income and 10 low income (51-80%) adults.

7 Goal Name

Down Payment and Closing Cost Assistance

Goal Description

The City of Knoxville will use \$105,000 in prior year HOME funds to assist approximately 7 homebuyers of affordable, CHDO-developed housing: 2 very low income (31-50% AMI) households and 5 low (51-80% AMI) income households.

8 Goal Name

Emergency Home Repair

Goal Description

The City of Knoxville will use \$650,000: \$550,000 of its PY2020-2021 CDBG allocation and \$100,000 of its estimated CDBG program income, through sub-recipient agreement(s), to provide emergency home repairs and energy efficiency and weatherization-related services (less than \$4,999 each unit) to approximately 150 homeowners: 75 extremely low (0-30% AMI) income; 50 very low (31-50% AMI) income; and 25 low (51-80% AMI) income households.

9 Goal Name

Minor Home Repair and Accessibility Modifications

Goal Description

The City of Knoxville will use \$252,000 of its PY2020-2021 CDBG allocation, through sub-recipient agreement(s), to assist approximately 55 homeowners with minor home repairs (less than \$4,999 each): 25 extremely low (0-30% AMI) income; 25 very low (31-50% AMI) income; and 5 low (51-80% AMI) income households; and also assist 20 homeowners and renters with accessibility modifications: 12 extremely low (0-30% AMI) income and 8 very low (31-50% AMI) income.

10 Goal Name

Rental Housing Rehabilitation and Development

Goal Description

The City of Knoxville will use \$1,565,185.23: \$1,191,699.13 of prior year HOME funds; \$308,301 of its PY2020-2021 HOME allocation; and \$65,185.10 of prior year CDBG funds, to rehabilitate affordable rental housing units (including weatherization/energy-efficiency improvements) and/or develop new affordable rental units. Approximately 75 renter-households will be assisted: 30 extremely low (0-30% AMI) income; 30 very low (31-50% AMI) income; and 15 low (51-80% AMI) income households.

11 Goal Name

Blighted Property Stabilization/Maintenance

Goal Description

The City of Knoxville will use \$22,029.97 in prior year CDBG funds to assist with the mowing/maintenance of approximately 80 blighted properties in low/moderate income neighborhoods.

12 Goal Name

Public Facility and/or Public Infrastructure Improvements

Goal Description The City of Knoxville sets aside this project for future use should funding become available.

13 Goal Name Homeless Services

Goal Description The City of Knoxville will use \$137,686 of its PY2020-2021 ESG allocation for Rapid Re-housing services, through sub-recipient agreement(s), to benefit 179 people experiencing homelessness. Rapid Re-housing services are defined as activities designed to move people quickly into permanent housing through housing relocation and stabilization services and short- and/or medium-term rental assistance.

Projects

AP-35 Projects – 91.220(d)

Introduction

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

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

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

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

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

The City of Knoxville will use the remainder of its HUD CDBG and HOME funds for general administration

and housing project delivery expenses.

The City will be receiving a direct allocation of ESG from HUD beginning in 2020-2021. It will use its PY2020-2021 ESG allocation to fund subrecipient(s) to provide Rapid Re-housing services. The City will use some of its own general funds on Emergency Shelter/Services and Homelessness Prevention.

Projects

#	Project Name
1	Administration
2	Housing Program Delivery
3	Owner-occupied Housing Rehabilitation
4	Design and Technical Assistance
5	HOME CHDO Activities
6	Public Services
7	Down Payment and Closing Costs Assistance
8	Emergency Home Repair and Weatherization
9	Minor Home Repair and Accessibility Modifications
10	Rental Housing Rehabilitation and Development
11	Blighted Property Stabilization/Maintenance
12	Public Facilities/Public Infrastructure Improvements
13	Homeless Services

Table 55 – Project Information

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

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

AP-38 Project Summary

Project Summary Information

1	Project Name	General Administration
	Target Area	City of Knoxville
	Goals Supported	Administration
	Needs Addressed	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Enhance the Availability, Accessibility and Quality of Affordable Housing
	Funding	CDBG: \$352,362 ESG: \$11,163
	Description	The City of Knoxville will use \$352,362 (up to 20%) of its PY2020-2021 CDBG allocation to fund general CDBG administration expenses and \$11,163 (up to 7.5%) of its PY2020-2021 ESG allocation.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This is general CDBG and ESG administration.
	Location Description	City of Knoxville
	Planned Activities	Administrative functions: writing Consolidated Plan and Annual Action Plans; preparing, training, and reviewing grant applications; budgeting; drafting scopes of service; monitoring performance; preparing draw downs in IDIS; ensuring Davis Bacon and Related Acts compliance; preparing environmental reviews; project close-out; and preparing/writing the CAPER.
2	Project Name	Housing Program Delivery
	Target Area	City of Knoxville

	Goals Supported	Owner-occupied Housing Rehabilitation New Housing Construction Rental Housing Rehabilitation and Development Down Payment and Closing Cost Assistance
	Needs Addressed	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Enhance the Availability, Accessibility and Quality of Affordable Housing
	Funding	CDBG: \$366,347 HOME: \$165,126
	Description	The City of Knoxville will use \$531,473: \$366,347 of its PY2020-2021 CDBG allocation; \$115,126 (up to 10%) of its PY2020-2021 HOME allocation; and \$50,000 (up to 10%) in estimated PY2020-2021 HOME program income for project delivery expenses for housing programs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project is for housing program delivery expenses. See each housing activity for estimates of people served.
	Location Description	City of Knoxville
	Planned Activities	Owner-occupied and rental housing rehabilitation and development, CHDO housing construction, and Down Payment and Closing Cost Assistance.
3	Project Name	Owner-occupied Housing Rehabilitation
	Target Area	City of Knoxville
	Goals Supported	Owner Occupied Housing Rehabilitation Administration

	Needs Addressed	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Enhance the Availability, Accessibility and Quality of Affordable Housing
	Funding	CDBG: \$48,680.49 HOME: \$1,146,735.75
	Description	The City of Knoxville will use \$1,195,416.24: \$48,680.49 of prior year CDBG funds; \$327,837 of its PY2020-2021 HOME allocation; \$450,000 in HOME program income funds; and \$368,898.75 in prior year HOME funds for owner-occupied housing rehabilitation.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 15 households will receive owner-occupied housing rehabilitation: 5 extremely low (0-30% AMI) income; 5 very low (31-50% AMI) income; and 5 low (51-80% AMI) income households.
	Location Description	City of Knoxville
	Planned Activities	Owner-occupied housing rehabilitation.
4	Project Name	Design and Technical Assistance
	Target Area	City of Knoxville
	Goals Supported	Design and Technical Assistance
	Needs Addressed	Stabilize and Revitalize Neighborhoods Create Economic Opportunity
	Funding	CDBG: \$55,000
	Description	The City of Knoxville will use \$55,000 of its prior year CDBG funds, through sub-recipient agreement(s), to provide design and technical assistance to non-profit/neighborhood organizations and others working to improve low- and moderate-income census tracts and assist with community redevelopment, blight remediation and development of businesses and other uses.

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 13 non-profit/neighborhood and other organizations in low- and moderate-income areas (LMAs) will receive design and technical assistance.
	Location Description	City of Knoxville
	Planned Activities	Design and technical assistance.
5	Project Name	HOME CHDO Activities
	Target Area	City of Knoxville
	Goals Supported	New Affordable Housing Construction Administration
	Needs Addressed	Stabilize and Revitalize Neighborhoods Enhance the Availability, Accessibility and Quality of Affordable Housing
	Funding	HOME: \$400,000
	Description	The City of Knoxville will use approximately \$400,000 of its PY2020-2021 HOME allocation to fund Community Housing Development Organizations (CHDOs) to develop approximately 8 units of new affordable housing. Lease-purchase is an included activity.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Community Housing Development Organizations (CHDOs) will develop approximately 8 units of new affordable housing to benefit households at 80% of AMI or below.
	Location Description	City of Knoxville
	Planned Activities	Development of affordable housing.
6	Project Name	Public Services – Workforce Development/Employment Training
	Target Area	City of Knoxville
	Goals Supported	Workforce Development and Employment Training

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

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 7 home-buyers of CHDO-developed housing will receive down payment and closing cost assistance: 2 very low (31-50% AMI) income households and 5 low (51-80% AMI) income households. Lease-purchase is included.
	Location Description	City of Knoxville
	Planned Activities	Down payment and closing cost assistance for purchase of CHDO-developed houses.
8	Project Name	Emergency Home Repairs
	Target Area	City of Knoxville
	Goals Supported	Emergency Home Repair Energy Efficiency Improvements
	Needs Addressed	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Enhance the Availability, Accessibility and Quality of Affordable Housing
	Funding	CDBG: \$650,000
	Description	The City of Knoxville will use \$650,000: \$550,000 of its PY2020-2021 CDBG allocation and \$100,000 of its estimated CDBG program income, through sub-recipient agreement(s), to fund emergency home repairs and energy efficiency/weatherization (less than \$4,999 each unit).
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 150 homeowners: 75 extremely low (0-30% AMI) income; 50 very low (31-50% AMI) income; and 25 low (51-80% AMI) income households.
	Location Description	City of Knoxville
	Planned Activities	Emergency home repairs and energy efficiency/weatherization (less than \$4,999 each unit).
	Project Name	Minor Home Repairs and Accessibility Improvements

9	Target Area	City of Knoxville
	Goals Supported	Minor Home Repair Accessibility Modifications
	Needs Addressed	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Enhance the Availability, Accessibility and Quality of Affordable Housing
	Funding	CDBG: \$216,105
	Description	The City of Knoxville will use \$216,105 of its PY2020-2021 CDBG allocation, through sub-recipient agreement(s), to assist homeowners with minor home repairs (less than \$4,999 each) and/or accessibility modifications (less than \$4,999 each) and renter-households with accessibility modifications (less than \$4,999 each).
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 55 homeowners will receive minor home repairs and accessibility modifications (less than \$4,999 each): 25 extremely low (0-30% AMI) income; 25 very low (31-50% AMI) income; and 5 low (51-80% AMI) income households. The program will provide accessibility modifications (less than \$4,999 each) to approximately 20 households (owner-occupied and renter-occupied households are eligible): 12 extremely low (0-30% AMI) income; and 8 very low (31-50% AMI) income households.
	Location Description	City of Knoxville
	Planned Activities	Minor home repairs (less than \$4,999 each) and accessibility improvements (less than \$4,999 each).
10	Project Name	Rental Housing Rehabilitation and Development
	Target Area	City of Knoxville
	Goals Supported	Rental Housing Rehabilitation and Development Administration

	Needs Addressed	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Enhance the Availability, Accessibility and Quality of Affordable Housing
	Funding	CDBG: \$65,185.10 HOME: \$1,500,000.13
	Description	The City of Knoxville will use approximately \$1,565,185.23: \$308,301 in PY2020-2021 HOME; \$651,328.64 in prior year HOME program income; \$540,370.49 in prior year HOME funds; and \$65,185.10 in prior year CDBG funds to rehabilitate affordable rental housing units (including weatherization/energy-efficiency improvements) and/or develop new affordable rental units.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 75 renter-households will be assisted: 30 extremely low (0-30% AMI) income; 30 very low (31-50% AMI) income; and 15 low (51-80% AMI) income households will receive rehabilitation (including weatherization/energy-efficiency improvements) and/or newly developed affordable rental units.
	Location Description	City of Knoxville
	Planned Activities	Rental rehabilitation and/or development.
11	Project Name	Blighted Property Stabilization/Maintenance
	Target Area	City of Knoxville
	Goals Supported	Blighted Property Stabilization/Maintenance
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$22,029.97
	Description	The City of Knoxville will use approximately \$22,029.97 in prior year CDBG funds to stabilize blighted properties in low/moderate income areas (LMAs) neighborhoods.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 80 blighted properties in low/moderate income neighborhoods (LMAs) will be stabilized/maintained.
	Location Description	City of Knoxville
	Planned Activities	Maintenance of blighted properties in LMAs.
12	Project Name	Public Facility and/or Public Infrastructure Improvements
	Target Area	City of Knoxville
	Goals Supported	Public Facility and/or Public Infrastructure Improvement
	Needs Addressed	Reduce and Prevent Homelessness Stabilize and Revitalize Neighborhoods Create Economic Opportunity Enhance the Availability, Accessibility and Quality of Affordable Housing
	Funding	CDBG: \$0
	Description	The City of Knoxville will use future funds as they are available.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The City of Knoxville will use future funds as they are available.
	Location Description	City of Knoxville
	Planned Activities	Public Facility and/or Public Infrastructure Improvement.
13	Project Name	Homeless Services
	Target Area	City of Knoxville
	Goals Supported	Rapid Re-housing Services
	Needs Addressed	Reduce and Prevent Homelessness
	Funding	ESG: \$137,686

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

AP-50 Geographic Distribution – 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds
City of Knoxville	100%

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City may choose to add more localized target or strategy areas later, as needs and/or opportunities arise. While not prioritizing one applicant over another, the City prioritizes outreach to Census Tracts that have:

Low Opportunity - due to poverty, low income, a higher percentage of the population on public assistance, the lack of living wage jobs, high unemployment, high housing/transportation costs, a high free/reduced lunch-eligibility, low education attainment, low college enrollment, low pre-school enrollment.

Low Accessibility – due to lack of physical activity centers, active transportation, public transit, vehicle availability, retail food availability, healthy food for children.

High Vulnerability – due to higher percentage of the population with disabilities, minority race/ethnicity, lack of English proficiency, a higher percentage of child population, senior population, and/or single parent households.

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Consultation with homeless service and affordable housing providers (including KCDC, the local public housing authority) in 2016, highlighted a significant decrease of affordable rental housing, especially for the lowest income households. Local research also showed the loss of hundreds of Section 8 apartments and hundreds of households on waiting lists for Section 8 vouchers and public housing units. Average monthly rents had increased sharply and more than one-third of rental units were over 35 years old. Updated data and consultation during subsequent program years and for the development of the City's 2020-2024 Consolidated Plan (with the most recent data being the 2012-2016 CHAS), demonstrated that the availability of affordable rental housing, especially for households at the lowest income levels, had continued to decrease.

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

There continue to be availability, accessibility, and quality challenges at every point along the continuum of affordable housing. Moderate-income renters (defined as 80% or less of AMI), who would be potential home-buyers, face rising housing values/prices and challenges within the mortgage lending market. Even those in the workforce struggle to save for down-payment and closing costs for a median-priced house. Homeownership is out-of-reach for many lower income households (defined as 50% or less of AMI), when even finding affordable rental housing is difficult. Consultation with affordable housing developers and social service providers show that the demand for rental housing is far exceeding the supply, with the lowest income households bearing the brunt of the affordable rental housing shortage. 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 housing cost burden, also continue to have difficulty making necessary safety and maintenance repairs on their homes.

These challenges, exacerbated by the Coronavirus/COVID-19 and its economic consequences, are the basis for the focus of federal funding through this PY2020-2021 Annual Action Plan to increase both the supply and maintenance of the affordable housing stock, especially with regards to rental housing. Because the City focuses on the development of new rental housing with its ARDF, it intends to use its PY2020-2021 HUD CDBG and HOME funds primarily on owner-occupied and rental housing rehabilitation.

The City's total PY2020-2021 Budget of \$12,872,180.44 includes \$5,618,420.44 (44%) in HUD funds and \$7,253,760 (56%) in local funds. The City intends to fund affordable housing activities with

\$7,199,074.47 (86%) of its total budget: \$4,065,185 (57%) for rental housing; \$2,602,416.24 (36%) for owner-occupied housing; and \$531,473 (7%) in housing project delivery expenses. Rental housing activities include: \$2,500,000 for development of new rental units (ARDF) and \$1,565,185.23 for development or rehabilitation. Owner-occupied housing activities include: \$1,195,416.24 for rehabilitation; \$902,000 for emergency and minor home repair (including energy efficiency/weatherization improvements and accessibility modifications); \$400,000 for CHDO development and/or rehabilitation; and \$105,000 for Down Payment Assistance for CHDO-developed houses.

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

Table 57 - One Year Goals for Affordable Housing by Support Requirement

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

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

Discussion

* Not included in the totals above are the approximately 8 CHDO-developed houses to be constructed in PY2020-2021. There are no “households supported” until a LMI homebuyer purchases a house and/or receives down-payment assistance and those goals are noted in the tables.

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

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

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

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

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

KCDC is not a designated *troubled* agency.

Discussion

N/A

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

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

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

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

Discussion

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

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

Introduction:

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

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

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

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

Discussion:

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

The City encourages alterations to designs of infill housing that make the new housing fit in better with the older existing homes. Design guidelines have been developed for use in redevelopment areas and for all City subsidized infill houses. This effort includes descriptions and illustrations of low-cost modifications builders can make. In the long run, this will help maintain property values for buyers and should have a substantial impact on neighborhood image and marketability. The City adopted an amendment to the zoning ordinance that makes development of substandard inner city parcels more feasible, reducing the timeline and approval process in many cases. The City adopted the International Building Code that contains a chapter "Existing Buildings" allowing designers additional alternatives to meet requirements when renovating older buildings. This option can make redevelopment of older buildings more practical and less expensive.

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

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

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

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

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

To serve all citizens, the City will provide Braille materials, materials recorded on audiocassettes, and interpreters for the hearing impaired with prior notice of special needs. The City is committed to meeting the needs of non-English speaking residents in the case of public hearings where a significant number of non-English speaking residents are expected to participate. Foreign language interpreters and materials translated in the appropriate language will be provided with prior notice of need.

Actions planned to foster and maintain affordable housing

The City of Knoxville supports both the development of new, and maintenance of its existing stock of affordable housing. The City's locally-funded, Affordable Rental Development Fund (ARDF) begun in July 2017 has increased to \$12.6M, including \$2.5M in its PY2020-2021, supports the development of new

affordable rental housing. The City also continues to assist KCDC, the public housing authority, with the revitalization of the Five Points neighborhood which includes the redevelopment of the Walter P. Taylor Homes public housing development and with the new plans for the redevelopment of Austin Homes. The City of Knoxville has invested more than \$13.5M in local dollars on Five Points and committed \$4.25M in PY2019-2020 and \$4.5M in PY2020-2021 to Austin Homes. The City also supports private developers of affordable housing by assisting with documentation required by the State of Tennessee for tax credits through the Tennessee Housing Development Agency (THDA).

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

Actions planned to reduce lead-based paint hazards

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

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

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

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

Actions planned to reduce the number of poverty-level families

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

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

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

Actions planned to develop institutional structure

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

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

The City supports coordination between public and private housing and social service agencies through the Mayor's Roundtable on Homelessness that meets quarterly and the Knoxville Homeless Coalition that meets monthly. Through local funding, the City of Knoxville is supporting CHAMP, the community's Coordinated Entry System, a common intake and assessment process that streamlines referrals and prioritizes the most vulnerable individuals and families for social services and housing assistance. KCDC,

the public housing authority for Knoxville and Knox County, has recently developed a new interface for its website streamlining information to make it more accessible to the public.

Discussion:

While the challenges of 2020 continue to grow – the public health threat of the Coronavirus/COVID-19 pandemic, the economic consequences of the shut-down due to the pandemic, social unrest due to systemic racism, and most recently, the City’s IT system being attacked by ransomware - the City remains committed to its core values. The City will continue to address how it can best understand and meet the needs of all of its citizens, particularly the needs of the underserved, including: Affirmatively Furthering Fair Housing; fostering and maintaining affordable housing; reducing lead based paint hazards; reducing the numbers/increasing opportunities for families at/below poverty level; developing an equitable institutional structure; and enhancing coordination between public and private housing and social service agencies.

Program Specific Requirements

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

Introduction:

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

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

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

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

Other CDBG Requirements

- | | |
|-----------------------------------------|---|
| 1. The amount of urgent need activities | 0 |
|-----------------------------------------|---|

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

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

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

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

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

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

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

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

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

- Five years when the per unit HOME investment is under \$15,000
- Ten years when the per unit HOME investment is \$15,000-\$40,000
- Fifteen years when the per unit HOME investment exceeds \$40,000If the house is sold by the homeowner during the affordability period, the City will recapture HOME funds out of net

proceeds as follows:

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

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

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

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

See Attachments.

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

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

There are three designated CHAMP access points in Knoxville, however due to COVID-19 many of the partner agencies have had to temporarily make staff and building access changes. The Homeward Bound Office of Knoxville-Knox County Community Action Committee (CAC) serves families with children or youth or young adult on their own (21 years-of-age and younger). The Volunteers of America serves members of a military veteran family: either a veteran, a member of a family in which the head of the household is a veteran, the spouse of the head of household is a

veteran, or only served time in military training. The Bush Family Refuge of the Volunteer Ministry Center serves individuals/single adults. While these Designated Access Points are the suggested starting points for CHAMP, many agencies have staff members knowledgeable about CHAMP and are prepared to help a person experiencing a housing crisis.

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

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

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

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

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

5. Describe performance standards for evaluating ESG.

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

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

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

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