

# **KNOX COUNTY GRANTS AND COMMUNITY DEVELOPMENT**



**2020 – 2024**

## **CONSOLIDATED PLAN & PY 2020 ANNUAL ACTION PLAN**

*UPDATED ON NOVEMBER 5, 2024*

## AMENDMENTS

Amended on April 30, 2021 to add CDBG CV-3 CARES Act funds to the 2020-2024 Consolidated Plan and FY20 Annual Action Plan.

Second amendment on October 28, 2021 to add CDBG-CV Public Facilities Project to 2020-2024 Consolidated Plan, recapture and reallocate funds to CDBG-CV Projects in FY 2020 Annual Action Plan.

Third amendment on September 1st, 2022 to add a CDBG-CV Public Service Project to the 2020-2024 Consolidated Plan, recapture and reallocate funds to CDBG-CV Projects in the FY 2020 Annual Action Plan.

Fourth amendment on November 22, 2023, to cancel CDBG-CV McNabb CenterPointe Expansion project (IDIS Project 27 and Activity 647); and reallocate CDBG-CV funds to new CDBG-CV Public Service Projects in the PY 2020 Annual Action Plan.

Fifth amendment on October 3, 2024 to allocate CDBG-CV funds in the PY 2020 Annual Action Plan to address public service needs that were exacerbated by the COVID-19 pandemic. Funds allocated to one new project and one existing project.

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## EXECUTIVE SUMMARY

### ES-05 EXECUTIVE SUMMARY - 24 CFR 91.200(C), 91.220(B)

#### 1. Introduction

Knox County is a federal entitlement community under the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) Program and HOME Investment Partnerships Program (HOME). As a HUD entitlement community, the County is required to prepare a Five-Year Consolidated Plan (CP) in order to implement any federal programs that fund housing, community development and economic development within the community. The City of Knoxville is excluded from the Knox County Consortium and receives separate CDBG, HOME and Emergency Solutions Grant (ESG) funding directly from HUD. This CP covers the period from FY 2020 through FY 2024 (July 1, 2020 through June 30, 2025). This CP will be submitted to HUD for approval.

The lead entity responsible for the preparation of the CP is the Knox County Community Development Department.

Knox County has, through the CP, developed a single, consolidated planning and application document in consultation with public and private agencies. The CP for the County will serve the following functions:

1. A planning document that enables the County to view its HUD funding, not in isolation, but as one tool in a comprehensive strategy to address housing, community development, and economic development needs;
2. An application for CDBG and HOME under HUD's formula grant;
3. A strategy document to be followed in carrying out HUD programs; and
4. An action plan that provides a basis for assessing performance in the investment of CDBG and HOME dollars.

Knox County anticipates receiving the following federal resources in FY 2020; estimated projections for five years follow in parentheses:

- \$1,207,100 in CDBG (\$6,035,500)
- \$430,441 in HOME (\$2,152,205)

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

The plan is guided by three overarching goals that are applied according to the County's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock in both the rental and homeowner markets, increasing the availability of affordable housing by reducing barriers, and increasing the number of accessible units.
- To improve the quality of life and living conditions for low- and moderate-income persons through improvements in public facilities and infrastructure and the removal of slum/blighting influences.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.

The primary focus of Knox County's implementation of this Plan will be affordable housing and the provision of public services within the County balance. The County developed this plan using citizen and stakeholder input generated by several stakeholder workshops, public meetings and a community needs survey.

The Priority Needs in the County include:

- Increase Affordable Rental Housing Opportunities  
Increase Affordable Homeownership Opportunities  
Provide a Wide Variety of Public Services  
Provide Homeless Housing and Services  
Improve Quality of Existing Housing Stock

Specific goals and outcomes associated with each of these needs are defined in detail in the Strategic Plan and Annual Plan Sections of this Consolidated Plan.

### **3. Evaluation of past performance**

The County's most recently completed CAPER (for the period 7/1/2018-6/30/2019) indicated the County had served 223 households through rehabilitation and other housing service programs; 5,374 homeless and indigent individuals through supportive service activities; 2,058 low-income persons and seniors through medical services, case management, and caregiver training programs. The current Consolidated Plan, which expires 6/30/2020, identified services and affordable housing as priority needs in the County. In all of the County's annual goals for program year 2018, it exceeded its target goals and is on its way to meeting or exceeding its Strategic Plan goals for the Consolidated Plan period ending 6/30/2020. The County's CAPER is available for public review and comment at the Knox County Community Development Department.

### **4. Summary of citizen participation process and consultation process**

The Knox County Community Development Department actively consulted with a variety of non-profits, social service providers, community residents, and governmental agencies to determine the needs of the County and better allocate entitlement resources. Focus group meetings were held February 4-5,

2020 with affordable/special needs housing and service providers, homeless service agencies, economic development officials, elected officials, and health and human service providers. In addition, two advertised public hearings were. One in person meeting was held on February 4, 2020 in the County's Health Department building. A second public hearing was held April 15, 2020 online through a virtual meeting. An in-person meeting was not feasible prior to submission due to the COVID-19 pandemic. These public hearings were advertised in *The Knox New Sentinel* in accordance with the County's approved Citizen Participation Plan. Persons with disabilities and LEP persons were provided opportunity to participate and comment.

## **5. Summary of public comments**

A summary of public comments and stakeholder feedback is located in the Citizen Participation Appendix attached to this document.

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

There were no comments or views that were not accepted.

## **7. Summary**

This plan outlines the goals of Knox County for its CDBG and HOME funds for the period 7/1/2020-6/30/2025. Following extensive outreach and public input, the Consolidated Plan and Annual Action Plan clearly outline programs and activities that will address the identified needs in the County balance. Despite the number of needs identified by stakeholders and the public, the County's CDBG and HOME programs are limited in funding. This document outlines the County's plans to maximize its investment of federal resources by leveraging other resources and targeting investments to areas of high need and greatest visible impact.



## 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
CDBG Administrator	KNOX COUNTY	Community Development Department
HOME Administrator	KNOX COUNTY	Community Development Department

Table 1 – Responsible Agencies

#### Narrative

The Knox County Community Development Department is responsible for administering all Community Planning and Development programs. The Department also participates in the Knoxville/Knox County Continuum of Care.

#### Consolidated Plan Public Contact Information

## PR-10 CONSULTATION – 91.100, 91.110, 91.200(B), 91.300(B), 91.215(I) AND 91.315(I)

### 1. Introduction

The Knox County Community Development Department developed an outreach effort to maximize input from a large cross-section of stakeholders. This outreach effort included public meetings, published meeting notices, stakeholder/focus group meetings, and an online survey meant to engage a broad variety of stakeholders and County residents.

#### **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 Knox County Community Development Department actively consulted with a variety of non-profits, social service providers, community residents, and governmental agencies to determine the needs of the County and better allocate entitlement resources. Focus group meetings were held February 4-5, 2020 with affordable/special needs housing and service providers, homeless service agencies, economic development officials, elected officials, and health and human service providers

One in person meeting was held on February 4, 2020 in the County’s Health Department building. A second public hearing was held April 15, 2020 online through a virtual meeting. An in-person meeting was not feasible prior to submission due to the COVID-19 pandemic. These public hearings were advertised in *The Knox New Sentinel* in accordance with the County's approved Citizen Participation Plan. Persons with disabilities and LEP persons were provided opportunity to participate and comment.

#### **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**

Knox County participates in the Knoxville/Knox County Continuum of Care, which in 2018 implemented the Coordinated Housing Assessment and Match Plan (CHAMP) in order to assess the unique needs, barriers and strengths of persons experiencing housing crises and then referring them to resources, services and housing best suited for addressing those needs and barriers. Along with CHAMP, data collected through KnoxHMIS informs the County and Continuum’s plans to address homeless issues throughout the County, but especially in rural areas where increases in family and youth homelessness continue to be reported. The County will continue to support efforts focusing on street outreach to the unsheltered homeless, especially unsheltered youth and unsheltered chronically homeless.

#### **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**

Knox County participates in the Knoxville/Knox County Continuum of Care, which in 2018 implemented the Coordinated Housing Assessment and Match Plan (CHAMP) in order to assess the unique needs, barriers and strengths of persons experiencing housing crises and then referring them to resources, services and housing best suited for addressing those needs and barriers. Along with CHAMP, data collected through KnoxHMIS informs the County and Continuum's plans to address homeless issues throughout the County, but especially in rural areas where increases in family and youth homelessness continue to be reported. The County will continue to support efforts focusing on street outreach to the unsheltered homeless, especially unsheltered youth and unsheltered chronically homeless. x

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

Table 2 – Agencies, groups, organizations who participated

1	<b>Agency/Group/Organization</b>	KNOXVILLE KNOX COUNTY COMMUNITY ACTION COMMITTEE
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the service needs throughout the County.
2	<b>Agency/Group/Organization</b>	KNOXVILLE COMMUNITY DEVELOPMENT CORPORATION
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person interview to inform the Public Housing and affordable housing development components of the Plan.
3	<b>Agency/Group/Organization</b>	Knox County Health Department
	<b>Agency/Group/Organization Type</b>	Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
4	<b>Agency/Group/Organization</b>	KNOXVILLE HABITAT FOR HUMANITY, INC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
5	<b>Agency/Group/Organization</b>	Knoxville/Knox County Continuum of Care
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
6	<b>Agency/Group/Organization</b>	Knoxville Leadership Foundation
	<b>Agency/Group/Organization Type</b>	Housing Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
7	<b>Agency/Group/Organization</b>	University of Tennessee/Knox HMIS
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to homelessness and HMIS data for the County.
8	<b>Agency/Group/Organization</b>	Senior Citizens Home Assistance, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
9	<b>Agency/Group/Organization</b>	CATHOLIC CHARITIES OF EAST TENNESSEE
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.

10	<b>Agency/Group/Organization</b>	Helen Ross McNabb Center
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with Disabilities Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
11	<b>Agency/Group/Organization</b>	Interfaith Health Clinic
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
12	<b>Agency/Group/Organization</b>	CENTRO HISPANO DE EAST TENNESSEE
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with Disabilities Services-Education Services-Employment Service-Fair Housing Services-LEP persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
13	<b>Agency/Group/Organization</b>	City of Knoxville
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
14	<b>Agency/Group/Organization</b>	EAST TENNESSEE HRA
	<b>Agency/Group/Organization Type</b>	Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
15	<b>Agency/Group/Organization</b>	Florence Crittenton Agency
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
16	<b>Agency/Group/Organization</b>	Homesource east tennessee
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment



	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
17	<b>Agency/Group/Organization</b>	Great Schools Partnership
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
18	<b>Agency/Group/Organization</b>	Salvation Army
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
19	<b>Agency/Group/Organization</b>	East Tennessee Workforce Board
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.
20	<b>Agency/Group/Organization</b>	Knoxville/Knox Emergency Management Agency
	<b>Agency/Group/Organization Type</b>	Agency - Emergency Management

	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via in-person workshop to provide feedback related to the housing and service needs throughout the County.

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

There were no agencies that were 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 Continuum of Care	The Strategic Plan Priorities were developed with direct input from the Plan to Address Homelessness, so the goals are aligned.

Table 3 – Other local / regional / federal planning efforts

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

In accordance with 24 CFR 91.100(4), Knox County will notify adjacent units of local government of the non-housing community development needs included in its Consolidated Plan. The County will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Consolidated Plan and thereby maximize the benefits of the County’s housing and community development activities for the residents being served.

**Narrative (optional):**

## 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

Knox County's goal for citizen participation is to ensure broad participation of County residents, housing, economic development, and service providers, Continuum of Care representatives, County departments, nonprofit organizations, and other stakeholders in the planning and implementation of community development and housing programs.

For the development of the 2020-2024 Consolidated Plan and the FY 2020 Action Plan, Knox County held three public meetings. The meetings were advertised in the *Knox News Sentinel*. One housing and community development needs meetings was held on February 4, 2020. A second public meeting was held on April 15, 2020 to present a summary of the County's draft FY 2020 - FY2024 Consolidated Plan, to present the County's proposed allocations of FY 2020 CDBG and HOME funds, and to review the County's past program performance.

A complete summary of citizen participation, including public meeting minutes, attendance sheets, notices and citizen comments received are included in the Citizen Participation Appendix attached to this document.

Copies of the FY 2020 – 2024 Consolidated Plan and FY 2020 Annual Action Plan were distributed to various public locations for review and comment. A summary of the FY 2020 Annual Action Plan was published in the *Knox News Sentinel* on March 25, 2020, alerting interested persons to the availability of the Annual Action Plan for public review. The proposed Plan was on public display from March 26 through April 24, 2020. During the development of this Consolidated Plan, the novel coronavirus COVID-19 pandemic wreaked havoc on the County, resulting in public places being closed to the general public, a prohibition on large public group gatherings. As a result, in-person public participation during the final stages of the Plan development was extraordinarily limited. Nevertheless, the County made its Plan available via multiple electronic means, including offers to email or mail via USPS copies of the Plan to interested parties.

A copy of the FY 2020 – 2024 Consolidated Plan and the FY 2020 Annual Action Plan was placed on the County's website and at the following locations in the County for public review:

- Knoxville's Community Development Corporation: 901 N Broadway, Knoxville, TN 37917

### 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	7 persons attended.	Summary included in the Citizen Participation Appendix.	N/A	
2	Public Hearing	Non-targeted/broad community	19 persons attended.	Summary included in the Citizen Participation Appendix.	No comments were not accepted.	
3	Internet Outreach	Non-English Speaking - Specify other language: Spanish  Non-targeted/broad community	252 persons participated.	Summary of survey analysis included in Citizen Participation Appendix.		

**Table 4 – Citizen Participation Outreach**

## NEEDS ASSESSMENT

### NA-05 OVERVIEW

#### Needs Assessment Overview

The needs assessment is based on an analysis of housing problems in Knox County by income level among renters, owners, and households with special needs. Needs were also identified through a comprehensive public outreach process that included stakeholder workshops and focus groups, public hearings, an online resident survey, and a review process designed to meaningfully engage citizens.

Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a special tabulation of 2011-2015 American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden, which occurs when a household pays more than 30% of its gross income on housing costs. Severe cost burden occurs when a household pays more than 50% of its gross income on housing costs.

Supplemental data were drawn from the 2011-2015 ACS 5-Year Estimates and other sources to provide additional context when needed.

### NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.205 (A,B,C)

#### Summary of Housing Needs

High housing costs reduce economic opportunities and access to prosperity, especially among lower-income households in Knox County. According to 2014-2018 ACS estimates for Knox County, median home values have increased by 10.7% and median contract rents have risen by 38.3% after adjusting for inflation, since 2009. During this same time period, median household has only risen by 2.3%. As incomes increase at a slower pace than housing costs, an increased need for affordable housing options has resulted.

As the data below show, the most significant housing issues identified are cost burden and severe cost burden. Cost burden is defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. According to CHAS data, 21.4% of households in Knox County are cost burdened. Similarly, severe cost burden is defined as spending over 50% of household income on housing costs. In Knox County, 8.3% of households are severely cost burdened.

The data below indicate that elderly and small family households have more difficulty in affording housing costs than other household types. In addition, stakeholder input indicated that there is an increase in elderly homeless households and individuals, as well as large families that are in need of affordable housing. Households with special needs are also in need of affordable housing options. With

regard to other housing problems, overcrowding is the second most common problem particularly among renter households earning below 80% HAMFI.

Table 5 below indicates a 44% decrease in population between 2009 and 2015. This table pre-populates in the IDIS eCON Planning Suite Consolidated Plan Tool using 2011-2015 CHAS data. It is likely that the 2015 figure that populated in IDIS excludes the City of Knoxville, which is its own CDBG Entitlement Community. According to 2018 American Community Survey data, Knox County's total population (including the City of Knoxville) was \$465,289, representing a 7.6% increase in population.

The following are HUD-generated tables using 2011-2015 CHAS data that are part of the Consolidated Plan tool. These tables are automatically generated when creating the Consolidated Plan. Please note that HAMFI refers to "HUD Adjusted Median Family Income," which is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes such as a simple Census number due to a series of adjustments that are made. Where the HUD tables below report AMI (Area Median Income), they refer to HAMFI.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	432,226	239,915	-44%
Households	177,175	92,150	-48%
Median Income	\$46,233.00	\$48,701.00	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	7,640	8,650	14,044	9,290	52,520
Small Family Households	2,495	2,550	4,624	4,035	30,730
Large Family Households	304	530	990	765	4,110
Household contains at least one person 62-74 years of age	1,698	2,160	3,469	1,939	10,115
Household contains at least one person age 75 or older	1,210	2,000	2,350	990	3,410
Households with one or more children 6 years old or younger	1,203	1,058	1,885	1,348	6,864

**Table 6 - Total Households Table**

**Data Source:** 2011-2015 CHAS

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	79	15	35	75	204	50	20	40	10	120
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	90	0	60	205	0	10	10	35	55
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	60	290	20	425	75	54	173	90	392
Housing cost burden greater than 50% of income (and none of the above problems)	1,700	1,065	120	0	2,885	1,790	1,255	1,010	180	4,235

	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)	429	1,310	1,785	440	3,964	860	1,115	2,155	1,445	5,575
Zero/negative Income (and none of the above problems)	384	0	0	0	384	590	0	0	0	590

Table 7 – Housing Problems Table

Data 2011-2015 CHAS

Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,895	1,230	445	155	3,725	1,915	1,350	1,230	305	4,800
Having none of four housing problems	1,413	2,095	4,010	2,124	9,642	1,444	3,990	8,359	6,705	20,498
Household has negative income, but none of the other housing problems	384	0	0	0	384	590	0	0	0	590

Table 8 – Housing Problems 2

Data 2011-2015 CHAS

Source:



## 3. Cost Burden &gt; 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	880	1,045	740	2,665	873	875	1,115	2,863
Large Related	209	230	79	518	59	140	218	417
Elderly	514	425	245	1,184	1,029	1,105	1,084	3,218
Other	684	735	895	2,314	695	345	780	1,820
Total need by income	2,287	2,435	1,959	6,681	2,656	2,465	3,197	8,318

Table 9 – Cost Burden &gt; 30%

Data 2011-2015 CHAS  
Source:

## 4. Cost Burden &gt; 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	680	420	60	1,160	624	515	350	1,489
Large Related	80	95	0	175	59	0	65	124
Elderly	410	180	10	600	555	560	339	1,454
Other	635	370	65	1,070	550	200	245	995
Total need by income	1,805	1,065	135	3,005	1,788	1,275	999	4,062

Table 10 – Cost Burden &gt; 50%

Data 2011-2015 CHAS  
Source:

## 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	65	150	290	30	535	40	14	119	80	253
Multiple, unrelated family households	50	0	0	0	50	35	50	64	45	194

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	50	50	0	0	0	0	0
Total need by income	115	150	290	80	635	75	64	183	125	447

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

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

According to 2011-2015 ACS estimates, there are 57,687 single-person households in Knox County. The median income for single-person female households is \$25,528 and \$29,615 for single-person male households. For women, this is 52.4% of the median household income in Knox County. For men, this is 60.8%. Given that household income for single-person households is below the area median income, it can reasonably be assumed that single-person households struggle to identify affordable housing options and points to a need for additional studio and one-bedroom units.

### **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.**

According to 2011-2015 ACS estimates, 12.9% of Knox County's population identifies as disabled. Of the disabled population, 23.9% live below 100% of the poverty level, while 15% live between 100%-149% of the poverty level. These levels of poverty are higher than those of population as a whole, suggesting that additional housing assistance may be necessary for these groups. In addition, stakeholders reported that single homeless individuals and victims of domestic violence face difficulty in finding affordable units.

### **What are the most common housing problems?**

The most common problems include lack of affordable housing units, cost burden and severe cost burden. Cost burden is defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. According to CHAS data, 21.4% of households in Knox County are cost burdened. Similarly, severe cost burden is defined as spending over 50% of household income on housing costs. In Knox County, 8.3% of households are severely cost burdened. In all cases, cost burden is greatest among those earning below 50% HAMFI.

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

The percentage of households experiencing cost burden or severe cost burden is highest for the lowest income brackets (0-50% AMI) and decreases as income increases. Elderly owner-occupants and small related households, whether owner- or renter-occupied, comprise the majority of those who experience cost burden and severe cost burden. Stakeholders reported that large families, single homeless persons, the frail elderly and those with mental health and/or substance misuse disabilities face these problems at a higher rate. Also, CHAS data indicate that Asian households are disproportionately cost-burdened (See NA-25).

**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**

No specific data is available on the characteristics and needs of low-income individuals and families with children who are currently housed but are at imminent risk of homelessness. However, it can reasonably be assumed that households that are already cost-burdened and have low incomes are going to be the first to be forced from the housing market by escalating housing costs. Stakeholders repeatedly identified transition-age youth as a population at-risk of homelessness, including but not limited to those aging out of the foster care system, parenting youth, or other young adults. This demographic is typically without a high school diploma and without employment to sustain housing. The uninsured, unemployed and underemployed, and untreated trauma victims are also at greater risk for homelessness and returns to homelessness once housed.

**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:**

No specific data is available regarding number of at-risk households. However, stakeholders reported that large families, single women with 4-6 children, heads of households with children that they did not birth, households doubling up so as to afford rent, and single men are the populations most at-

risk. Barriers to identifying and securing housing include mental health disabilities, criminal history and poor rental history.

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

The lowest income households are also the highest concentrations of minorities that experience challenges accessing healthcare, housing and services. There remains a strong need for decent, affordable housing. High cost housing, particularly for households living paycheck to paycheck and experiencing cost-burden, is a risk factor for households to experience homelessness. Further, overcrowding, a lack of affordable housing, and lack of job skills and transportation to work are some of the key factors in instability and an increased risk of homelessness. Substance abuse, mental health diagnoses, untreated trauma victims, unaccompanied youth, and Latina women were also identified as populations at greater risk of homelessness.

### **Discussion**

According to Section 5, Article V of Ordinance O-18-10-101 [Source: 2015-2020 Knox County CP and Knox County Ordinance O-18-10-101], Knox County uses the 2018 International Property Maintenance Codes (IPMC) by the International Code Council, Inc. for housing standards. The IPMC dictates public safety, health and welfare standards for housing.

Housing Conditions: Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

Substandard Condition: Major structural defects, lack of or inadequate plumbing and kitchen facilities, appearance that creates a blighting influence, and failure to meet or comply with housing and building codes.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

## **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**

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a

whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Mean Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

- Housing units lacking complete kitchen facilities
- Housing units lacking complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e., cost burden)

In general, the percentage of households with a housing problem is highest for the lowest income brackets (0 to 50% AMI) and decreases as income increases. According to the above definitions, the following groups experience one or more housing problems at a disproportionate level in Knox County:

- Black/African American households with 30-80% AMI
- Hispanic households with 30-50% AMI
- Asian households with 0-100% AMI (note small sample size)

#### 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	5,080	1,573	974
White	4,645	1,403	859
Black / African American	85	70	65
Asian	150	0	14
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	179	75	40

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2011-2015 CHAS

Source:

\*The four housing problems are:

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

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
Racial/Ethnic Group	% with one or more housing problems			
White	76.8%	54.0%	38.3%	24.5%
Black/ African American	54.2%	100.0%	86.1%	30.0%
Asian	100.0%	50.7%	80.8%	59.3%
Hispanic	70.5%	87.8%	45.0%	25.3%
Jurisdiction as a Whole	76.4%	57.3%	40.0%	25.3%

Source: CHAS 2011-2015  
Calculations: Mullin & Loneragan Associates

## NA-15 Calculations

### 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	5,000	3,644	0
White	4,170	3,549	0
Black / African American	185	0	0
Asian	89	68	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	409	10	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,615	8,424	0
White	4,910	7,904	0
Black / African American	324	215	0
Asian	155	38	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
American Indian, Alaska Native	0	40	0
Pacific Islander	0	10	0
Hispanic	140	165	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,350	6,943	0
White	2,105	6,493	0
Black / African American	70	159	0
Asian	90	39	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	64	189	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%

## 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

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Mean Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Severe housing problems include:

- Housing units lacking complete kitchen facilities
- Housing units lacking complete plumbing facilities
- Overcrowding (more than 1.5 persons per room)
- Housing costs greater than 50% of income (i.e., cost burden)

In general, the percentage of households with a severe housing problem is high for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, the following groups experience one or more severe housing problems at a disproportionate level:

- Black/African American households with 30-80% AMI
- Asian households with 0-50% AMI
- Hispanic households with 30-50% AMI
- Hispanic households with 80-100% AMI

### 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	3,810	2,857	974
White	3,465	2,582	859
Black / African American	85	70	65
Asian	110	40	14
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	124	140	40

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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



	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
Racial/Ethnic Group	% with one or more severe housing problems			
White	57.3%	20.1%	10.0%	4.5%
Black/ African American	54.8%	64.1%	28.8%	0.0%
Asian	78.8%	68.7%	5.1%	12.1%
American Indian, Alaska Native	0.0%	0.0%	0.0%	0.0%
Pacific Islander	0.0%	0.0%	0.0%	0.0%
Hispanic	47.0%	66.8%	12.8%	21.8%
Jurisdiction as a Whole	57.1%	29.3%	11.0%	5.0%

Source: CHAS 2009-2013  
Calculations: Mullin & Lonergan Associates

## NA-20 Calculations

### 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	2,580	6,085	0
White	2,020	5,705	0
Black / African American	100	85	0
Asian	89	68	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	240	189	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,675	12,369	0
White	1,395	11,424	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Black / African American	155	384	0
Asian	10	185	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	10	0
Hispanic	39	265	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

### 80%-100% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	460	8,829	0
White	390	8,204	0
Black / African American	0	234	0
Asian	15	109	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	54	200	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%

## 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:

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate 10 percentage points higher than that of the corresponding income level as a whole. Cost-burdened is defined as paying more than 30% of household income on housing, and severely cost burdened is defined as paying greater than 50% of household income on housing.

The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various levels. Based on these definitions, Asian households disproportionately experience severe cost burden.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	71,459	12,040	7,605	1,050
White	66,515	10,885	6,655	929
Black / African American	2,200	429	215	65
Asian	895	280	265	14
American Indian, Alaska Native	173	0	0	0
Pacific Islander	14	0	0	0
Hispanic	1,120	419	299	40

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

	Less than 30% (No Cost Burden)	30-50%	More than 50%	No/ negative income (not computed)
Racial/ Ethnic Group	% with housing cost burden			%
White	79.1%	12.9%	7.9%	1.1%
Black/ African American	77.4%	15.1%	7.6%	2.3%
Asian	62.2%	19.4%	18.4%	1.0%
Hispanic	60.9%	22.8%	16.3%	2.2%
Jurisdiction as a Whole	78.4%	13.2%	8.3%	1.2%

Source: CHAS 2011-2015

Calculations: Mullin & Lonergan Associates

### NA-25 Calculations

## 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?**

The impact of housing problems in Knox County varies primarily by income level. However, the following income tiers experienced problems at a rate of at least ten percentage points higher than Knox County as a whole:

#### Housing Problems

- Black/African American households with 30-80% AMI
- Hispanic households with 30-50% AMI
- Asian households with 0-100% AMI

#### Severe Housing Problems

- Black/African American households with 30-80% AMI
- Asian households with 0-50% AMI
- Hispanic households with 30-50% AMI
- Hispanic households with 80-100% AMI

#### Cost Burden

- Asian households

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

The needs among race/ethnicities are indicated above. Income categories have more general needs as described in NA-10 and the Housing Market Analysis.

Stakeholders also indicated that a large population of Hispanic and/or Spanish speaking households historically did not receive services because of language barriers. Agencies such as the Community Action Committee and Centro Hispano have engaged in efforts to increase availability of information to these populations, but there is still work to be done to ensure LEP persons are adequately communicated with and to regarding availability of programming and services to meet their needs.

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

For the purposes of this Consolidated Plan, concentration is defined as a Census tract where a minority group's population is 10 percentage points higher in that Census tract than its proportion in the County's population. For example, Black/African American residents comprise 9.1% of Knox County's population. An area of concentration of Black/African American residents will be any census tract that is at least 19.1% Black/African American. Hispanic or Latino residents comprise 3.8% of the population, making a Census tract of 13.8% or more an area of concentration. Thirteen Census tracts are areas of concentration of Black/African American residents, five are areas of concentration of Hispanic residents, and one is an area of concentration for residents of two or more races.

The PolicyMap included in the Unique Appendix indicates areas where specific racial or ethnic groups are concentrated in Knox County. As the map shows, most areas of the County are vast majority white. The primary exceptions to these are a few areas to the north of Knoxville, which are predominantly African American.

## NA-35 PUBLIC HOUSING – 91.205(B)

### Introduction

Knoxville’s Community Development Corporation is the Public Housing Authority for the City of Knoxville and Knox County. KCDC owns and manages more than 3,700 units throughout the County as well as administers 4,000 Housing Choice Vouchers, including VASH, Mainstream and Family Unification vouchers.

### 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)

### 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	Disabled *
Average Annual Income	0	5,312	8,219	9,791	0	9,584	9,515	0	0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
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)

## 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
Black/African American	0	23	1,487	1,904	0	1,747	15	0	111

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 *
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)

## Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	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)



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

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. The Uniform Federal Accessibility Standards (UFAS) is the standard against which residential and non-residential spaces are judged to be accessible.

KCDC indicated that it does receive reasonable accommodation/modification requests from public housing residents for accessibility improvements, such as grab bars and ramps, but also for support/service animals and live-in aides.

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

The greatest needs of households currently living in public housing continue to be stable, decent living conditions and access to opportunity, in the form of employment, education, or transportation connections to neighborhood amenities. Housing Choice Voucher holders often face difficulty finding accessible units and units to accommodate large families. There are currently over 12,000 households on the Public Housing and Housing Choice Voucher waiting lists. The waiting lists are larger for smaller units:

In addition, KCDC indicated that because the housing market is so strong, landlords are ending participation in the Housing Choice Voucher program because they can collect higher rents from non-voucher holders.

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

The needs for safe, decent and sanitary housing are universal needs for residents of the County. As housing costs continue to escalate, affordable housing options in areas of opportunity for households of a variety of income tiers will be necessary. In particular, employment opportunities for a variety of sectors are largely centered in downtown areas. Housing is unaffordable downtown, and transportation is largely unavailable or inaccessible to persons living in the more rural areas of the County.

**Discussion**

KCDC will continue its efforts to encourage participation in the Housing Choice Voucher Program as well as provide affordable housing options for County residents as market conditions continue to raise housing prices in the area.

## NA-40 HOMELESS NEEDS ASSESSMENT – 91.205(c)

### Introduction:

The Continuum of Care’s 2019 Point-in-Time (PIT) survey is the most recent complete survey data available. The PIT provides only a “snapshot” of the County’s homeless population and subpopulations. KnoxHMIS, administered by the University of Tennessee at Knoxville Social Work Office of Research and Public Service, published an Annual Report for 2018 in July 2019. Data in this section is pulled from both sources.

The 2019 PIT, conducted January 24, 2019, identified 800 homeless individuals, 195 of which were unsheltered. Of those counted, 176 are considered chronically homeless; 75 of the chronically homeless identified were unsheltered. While overall homeless increased between 2018 and 2019 PIT survey counts (approximately 5% increase) the number of unsheltered chronically homeless decreased by almost 40%.

In 2018, Knox County HMIS identified 2,246 homeless persons in families that were served by the Continuum. Of those, 1,319 children were dependents under age 18. Further, there were 815 unaccompanied youth identified as homeless and being served by the system in 2018, which represents 9% of all homelessness in the County.

The County is experiencing an increase in rural homelessness as reported by school districts, the County Community Action Committee, and County Departments including the Library System and Parks and Recreation. In addition, stakeholders reported an increase in elderly homeless individuals. Shelters are not equipped to manage frail elderly that find themselves homeless upon discharge after having been dropped off at the hospital by a caregiver or transportation. There is a small medical respite wing in one shelter. According to stakeholders, some seniors end up back at the hospital upon discharge because there is no other option for placement.

Substance misuse, mental health diagnoses and criminal histories contribute significantly to the County’s homelessness challenges. Stakeholders reported that outreach can sometimes help place persons in a treatment/rehab setting, but upon discharge there are few options for placement outside of the environment that lead to their use, including with family, friends, on street, etc. Similar needs were identified for persons exiting the prison system. Additional resources for permanent supportive housing are needed for homeless households in the County.

## Homeless Needs Assessment

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

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Partially Rural Homeless

## Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 27 - Homeless Needs Assessment**

**Data Source Comments:**

**For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:**

The Knoxville/Knox County CoC prepares a System Performance Measures report annually when it submits its competitive application to HUD for CoC dollars. The FY2018 System Performance Measures identified 2,226 persons in Emergency Shelter, Safe Havens and Permanent Housing. Those persons experienced an average length of homelessness of 47 bed nights. The report also identified 1,462 persons that experienced a return to homelessness in

2018. These persons had exited to permanent housing destinations within two years prior to their return to homelessness. In FY2018, 1,979 persons experienced homelessness for the first time.

According to the 2019 PIT, 76 homeless Veteran households were identified, of which eight were unsheltered. Twenty-four homeless households with children were identified during the count, all of which were sheltered.

Unaccompanied youth (age 12-24) represent 9% of all homeless persons served in the County in 2018, according to KnoxHMIS Annual Report. 774 homeless Veterans were served, 8% of all homeless persons served in 2018.

**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):**

The Knoxville/Knox County CoC prepares a System Performance Measures report annually when it submits its competitive application to HUD for CoC dollars. The FY2018 System Performance Measures identified 2,226 persons in Emergency Shelter, Safe Havens and Permanent Housing. Those persons experienced an average length of homelessness of 47 bed nights. The report also identified 1,462 persons that experienced a return to homelessness in 2018. These persons had exited to permanent housing destinations within two years prior to their return to homelessness. In FY2018, 1,979 persons experienced homelessness for the first time.

According to the 2019 PIT, 76 homeless Veteran households were identified, of which eight were unsheltered. Twenty-four homeless households with children were identified during the count, all of which were sheltered.

Unaccompanied youth (age 12-24) represent 9% of all homeless persons served in the County in 2018, according to KnoxHMIS Annual Report. 774 homeless Veterans were served, 8% of all homeless persons served in 2018.

**Nature and Extent of Homelessness: (Optional)**

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

Data Source  
Comments:

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

According to the KnoxHMIS Annual Report, 2,246 persons in families experienced homelessness in 2018. This represents 24% of all homelessness in Knox County. Of these persons, 1,319 were children under the age of 18. 774 homeless Veterans were served, 8% of all homeless persons served throughout the course of 2018. 76 Veterans were identified as homeless during the 2019 Point In Time (PIT). Of these, 68 were sheltered and eight unsheltered.

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

Approximately 23% of the households identified during the 2019 PIT were Black/African American, 3.5% identified as Hispanic. The KnoxHMIS 2018 Annual Report indicated that 90% of those served in 2018 were non-Hispanic/non-Latino. 61% of homeless persons were white.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

According to the 2019 PIT, 800 persons were identified as homeless in the County. Of these, 195 were unsheltered individuals; there were no unsheltered families and there were three unsheltered children-only households. There were 605 sheltered persons identified during the PIT. In 2018, KnoxHMIS identified 2,246 homeless persons in families. Of those, 1,319 children were dependents under age 18. Further, there were 815 unaccompanied youth served in 2018, which represents 9% of all homelessness in the County.

**Discussion:**

Figures reported in the homeless needs table above include both rural and non-rural homelessness. The County is seeing an increase in rural homelessness, as reported by County outreach workers and the County library system. Currently, KnoxHMIS does not report rural homelessness separately.

## **NA-45 NON-HOMELESS SPECIAL NEEDS ASSESSMENT - 91.205 (B,D)**

### **Introduction:**

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with developmental disabilities, persons with physical disabilities, persons with alcohol-other drug addictions. In addition, many persons with such special needs also have very low incomes.

### **Describe the characteristics of special needs populations in your community:**

#### Elderly

Elderly persons are more likely to live on fixed, very low incomes or require special supportive service to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers. Programs providing services for the elderly report and increase in the number of seniors requiring physical needs and health needs in conjunction with services and housing, particularly families/households that are left at hospitals and social workers there are trying to identify affordable housing options and placements.

According to ACS 2011-2015 estimates, 38% of households in Knox County include at least one resident aged 60 or older. Disability rates are higher among the elderly, with 35.6% of residents 65 or older reporting a disability. Poverty rates are also very high for the disabled elderly at 87.8%, as compared to only 5.7% of those over 65 who are not disabled.

#### Persons with Disabilities

According to ACS 2011-2015 estimates, 12.9% of noninstitutionalized county residents had a disability. Individuals with ambulatory disabilities generally require accessible housing units, and individuals with independent living disabilities may require assisted living facilities. ACS 2011-2015 estimates indicate that 7.4% of Knox County residents reported an ambulatory difficulty, while 6.4% indicated an independent living disability.

#### Substance Misuse and Addiction

Substance misuse and addiction were identified as factors in creating housing and other issues within the County. Children exposed to substances prenatally often face barriers later in life, particularly in the school system. They also are at higher risk of homelessness. Further, substance misuse plays a role in

youth and others' inability to obtain and maintain employment. Counseling services in schools, treatment and other recovery support services were identified as needs.

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

Individuals who have special needs are typically extremely low income and face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services in addition to housing that they can afford. Public and private sources have limited funds available for these purposes, making it difficult for non-profit organizations to develop and operate housing and supportive service programs.

Supportive housing for these special needs populations is a critical need. More specifically, supportive services for persons exiting substance misuse and mental health treatment, persons discharging from hospitals or other medical treatment, and persons exiting the prison system require stable environments in order to avoid relapse, recidivism and returns to homelessness. The County determined these needs based on a variety of stakeholder and public meetings comprised of service and housing providers.

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

According to the county website, housing assistance for those with HIV/AIDS is provided by the state-funded HOPWA program. According to the Tennessee Department of Health website, services in Knox County are administered by a service provider, Positively Living. The rates of HIV diagnoses per 100,000 people are shown below, according to PolicyMap data.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

## **NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS – 91.215 (F)**

### **Describe the jurisdiction's need for Public Facilities:**

Through CDBG funds, Knox County can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include neighborhood facilities (such as educational centers, parks, recreation centers, and libraries) and facilities for special needs populations (such as homeless shelters, elderly facilities, or centers for people with disabilities).

Stakeholder feedback identified the need for:

- Community Centers that provide services for LEP persons



- Emergency shelter facilities for victims of human trafficking
- Emergency shelter facilities for homeless youth

### **How were these needs determined?**

The County conducted a series of stakeholder meetings, public needs hearings and interviews in order to determine the needs.

### **Describe the jurisdiction's need for Public Improvements:**

Through CDBG funds, the County can also fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation, and maintenance and ADA compliance construction and rehabilitation. The following were identified as potential needs over the next five years:

- Complete Streets
- Public infrastructure associated with the creation of new affordable housing units, including sewer and water, sidewalks, and streets

### **How were these needs determined?**

The County conducted a series of stakeholder meetings, public needs hearings and interviews in order to determine the needs.

### **Describe the jurisdiction's need for Public Services:**

Through CDBG funds, the County can fund an array of public services. Eligible public services include, but are not limited to, homeless services, education and workforce development programs, homebuyer counseling, elderly care and programs, and childcare and health services for low- to moderate-income households.

The need for public services identified exceeds the resources available to provide those services. Stakeholders identified the following service needs in the County:

- In-school counseling for students
- Bilingual counselors in schools for students
- Services that cater to LEP persons and families
- Homeless prevention services
- Mental health and substance misuse treatment and counseling
- Post-treatment case management and housing stabilization services

- Social and Health Services
- Social and Health Services for aging populations
- Services associated with workforce development initiatives
- Services for persons formerly incarcerated
- Services for victims of human trafficking
- Services for disabled individuals

**How were these needs determined?**

The County conducted a series of stakeholder meetings, public needs hearings and interviews in order to determine the needs.

## HOUSING MARKET ANALYSIS

### MA-05 OVERVIEW

#### Housing Market Analysis Overview:

This market analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units. Ideally, Knox County will have a mix of housing types to accommodate households of all types and income levels. The County's housing strategies will be especially guided by the increasing mismatch between incomes and housing costs and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options with appropriate supportive services where needed.

General conclusions about the market, as described in the following pages, include:

- Costs to develop housing have skyrocketed, challenging developers that are attempting to provide affordable homeownership and rental options in the County;
- Rents are rising exponentially, pushing traditional landlords willing to participate in affordable rental subsidy programs (such as Housing Choice Voucher) to terminate participation in order to collect market rate rents;
- Homelessness is a growing challenge to address in the County, particularly in the rural areas of the County without access to services and/or transportation to access services;
- Although employment within the County is relatively high, the skills and education in the County's workforce may not be well-aligned with employment opportunities in the area, which are strongest in sectors that require advanced education.

### MA-10 NUMBER OF HOUSING UNITS – 91.210(A)&(B)(2)

#### Introduction

The housing stock in Knox County is primarily single-family (74%). Nearly all (99%) of owner-occupied housing and 86% of renter-occupied housing has two or more bedrooms. There is disparity in the amount of owner-occupied housing with three or more bedrooms (85%) and the amount of renter-occupied housing with the same (43%). Multi-family housing, which comprises a combined 11% of the total housing stock, is divided roughly evenly between small (fewer than 4 units), medium (5-19 units), and large (20 units or more building). Nine percent of residential units consist of mobile homes, boats, RVs, vans, etc.

ACS 2011-2015 estimates indicate that 16% of residents live below the poverty line. Two demographic subgroups with higher rates of poverty are children under the age of 18 (20.7%) and adults aged 18-34 (24.1%). Furthermore, the poverty rate for individuals over the age of 65 with a disability is 87.8%. These elevated rates of poverty indicate a need for affordable housing options for these groups.

According to ACS 2005-2009 and 2011-2015 estimates, the vacancy rate in Knox County increased from 8.1% in 2009 to 8.8% in 2015. Note this increase includes the City of Knoxville. Excluding vacant units in Knoxville, the County's vacancy rate in 2015 was 7.8%.

The housing units in the County (excluding Knoxville) are 78% owner-occupied and 22% renter occupied.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	74,425	74%
1-unit, attached structure	6,050	6%
2-4 units	3,090	3%
5-19 units	5,223	5%
20 or more units	2,680	3%
Mobile Home, boat, RV, van, etc	8,789	9%
<b>Total</b>	<b>100,257</b>	<b>100%</b>

**Table 28 – Residential Properties by Unit Number**

Data Source: 2011-2015 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	131	0%	235	1%
1 bedroom	515	1%	2,930	14%
2 bedrooms	9,780	14%	8,884	42%
3 or more bedrooms	60,719	85%	8,960	43%
<b>Total</b>	<b>71,145</b>	<b>100%</b>	<b>21,009</b>	<b>100%</b>

**Table 29 – Unit Size by Tenure**

Data Source: 2011-2015 ACS

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

Knoxville's Community Development Corporation (KCDC) is the public housing authority for Knoxville and Knox County. According to the KCDC website, the organization manages and rents more than 3,700 units across more than 20 properties and manages 4,000 Section 8 vouchers. KCDC has converted units under the Rental Assistance Demonstration Program (RAD) and as a result has been able to add units to its portfolio. KCDC plans to convert the last of its Public Housing units under the RAD program over the next 18 months.

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

According to PolicyMap, five active HUD Multifamily contracts will expire between 2020 and 2025. This would result in a loss of 343 assisted units. Additionally, 15 LIHTC developments will reach the 15-year compliance period expiration between 2020 and 2025. Should any or all of these developments not renew for an additional 15-year compliance period, up to 1,542 LIHTC units could be removed from the housing inventory during the plan period. As part of its RAD conversion, KCDC is increasing units available. For example, Austin Homes contains 129 units, but after demolition/disposition under the RAD program, 420 units will come back online, a net increase of 291 units.

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

The number of units available does not meet the needs for the County. Given that 21.4% of the population is cost-burdened points to a need for additional affordable units. Furthermore, there is insufficient housing for households at low income levels. CHAS data indicates that over 16,000 households have incomes that are below 50% of the HUD-adjusted Median Family Income (HAMFI) in Knox County, but only about 11,000 units are affordable to these households, meaning there are 1.45 households earning below 50% HAMFI that are in need of affordable housing for every unit affordable to households at 50% HAMFI. Should no new development occur, coupled with the loss of assisted inventory, the need will be even greater for affordable units. In addition, the number of households becoming homeless each year points to a need for additional affordable units to meet the demand.

**Describe the need for specific types of housing:**

Based on the disparity between housing availability and demand for households with incomes below 50% of HAMFI, this group is in need of additional housing opportunities. The sizable proportion of households that are cost-burdened also indicates the need for more affordable housing. KCDC identified the need for smaller units, particularly 1- and 2-BR units. Other stakeholders reported that there are a number of larger families that face difficulty finding large units (4 or more bedrooms). The KCDC managed inventory has few units to accommodate this need, and large households are hard pressed to find a large unit to accommodate their need while participating in the Housing Choice Voucher program, simply because so few of these types of units exist. Creation of units to accommodate large families is a need. Supportive housing was also identified as a need in the community, particularly for folks with mental health and/or substance misuse diagnoses, the frail elderly, and persons exiting institutions.

## **MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING - 91.210(A)**

### **Introduction**

The HUD-provided tables below indicates the number of affordable units available to households with various income levels. The data shows that there is insufficient housing for households at low income levels. CHAS data indicates that over 16,000 households earn incomes below 50% of the HUD-adjusted

Median Family Income (HAMFI) in Knox County, but only about 11,000 units are available to rent to these households. Additional affordable housing units are needed to correct this imbalance.

The Fair Market Rent (FMR) for a two-bedroom unit in Knox County is \$855 per month. To avoid being cost-burdened, a household needs to earn more than \$2,850 per month (\$34,200 per year). Assuming a 40-hour work week for 52 weeks of the year, hourly wages that would allow a worker to meet this minimum annual income would be approximately \$16.44. The minimum wage in Tennessee, however, is less than half of this amount at \$7.25 per hour. For FMR to be affordable, minimum wage workers would need to work 2.25 FTE. The monthly Supplemental Security Income (SSI) payment is \$771 per month. Households for which this is the sole source of income can spend only \$231 per month on housing without being considered severely cost-burdened, which is less than half of the FMR for an efficiency apartment in Knox County.

Stakeholders indicated that market rate rents are significantly higher than the FMR for the area. In particular, some one-bedroom units rent for \$1,100-\$1,500 in areas outside downtown Knoxville, further exacerbating cost burden.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	147,200	160,700	9%
Median Contract Rent	541	634	17%

Table 30 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	5,908	28.1%
\$500-999	11,585	55.2%
\$1,000-1,499	2,985	14.2%
\$1,500-1,999	342	1.6%
\$2,000 or more	169	0.8%
<b>Total</b>	<b>20,989</b>	<b>99.9%</b>

Table 31 - Rent Paid

Data Source: 2011-2015 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,580	No Data
50% HAMFI	4,470	4,948

Number of Units affordable to Households earning	Renter	Owner
80% HAMFI	11,505	15,198
100% HAMFI	No Data	23,471
<b>Total</b>	<b>17,555</b>	<b>43,617</b>

Table 32 – Housing Affordability

Data Source: 2011-2015 CHAS

## Monthly Rent

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

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

There is insufficient housing for households at low income levels. CHAS data indicates that over 16,000 households are below 50% of the HUD-adjusted Median Family Income (HAMFI) in Knox County, but only about 11,000 units are affordable for these households. Furthermore, households relying on minimum-wage jobs or SSI payments are unable to afford housing at the fair market rent levels without being cost-burdened. Further, stakeholders reported that market rents are significantly higher than HUD-calculated Fair Market Rents, which also diminishes the supply of affordable housing stock when landlords decide not to participate in the Section 8 and other subsidized rent programs due to limitations on rents that may be charged in those programs.

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

According to ACS data included in NA-10, median incomes in Knox County have fallen by 4.8% from 2009 to 2015 (adjusted for inflation). During this same period, median home values have fallen by only 1.3%, and median contract rents have risen by 5.8%. This suggests that housing is becoming less affordable.

Stakeholders reported that market rents are significantly higher than HUD-calculated Fair Market Rents, which also diminishes the supply of affordable housing stock when landlords decide not to participate in the Section 8 and other subsidized rent programs due to limitations on rents that may be charged in those programs. In addition, housing developers note the rising costs of developing housing (from high costs of land, increasing costs of infrastructure and energy efficiency improvements) and inability to identify subcontractors as barriers to developing affordable housing.

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

Area Median Rent is \$634 in Knox County, which is lower than Fair Market Rent and HOME Rents for a 1-bedroom apartment. As indicated above, however, fair market rent is beyond the attainable level for many low-income households. Furthermore, ACS 2011-2015 estimates (adjusted for inflation) indicate that the real median income has fallen by 4.8% from 2009 to 2015, while median contract rents have risen by 5.8%. This further indicates the need for additional affordable housing. Stakeholders reported that market rents are significantly higher than HUD-calculated Fair Market Rents, which also diminishes the supply of affordable housing stock when landlords decide not to participate in the Section 8 and other subsidized rent programs due to limitations on rents that may be charged in those programs. Creating more affordable units and preserving existing units will continue to be a priority for the County to ensure sufficient supply of affordable housing.

## MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING – 91.210(A)

### Introduction

The following data provides an overview of the condition of housing in Knox County.

### Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

According to Section 5, Article V of Ordinance O-18-10-101 [Source: 2015-2020 Knox County CP and Knox County Ordinance O-18-10-101], Knox County uses the 2018 International Property Maintenance Codes (IPMC) by the International Code Council, Inc. for housing standards. The IPMC dictates public safety, health and welfare standards for housing.

Housing Conditions: Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	12,815	18%	7,625	36%
With two selected Conditions	263	0%	330	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	58,070	82%	13,059	62%
<b>Total</b>	<b>71,148</b>	<b>100%</b>	<b>21,014</b>	<b>100%</b>



Table 34 - Condition of Units

Data Source: 2011-2015 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	18,113	25%	4,805	23%
1980-1999	27,594	39%	8,490	40%
1950-1979	22,100	31%	6,458	31%
Before 1950	3,325	5%	1,284	6%
<b>Total</b>	<b>71,132</b>	<b>100%</b>	<b>21,037</b>	<b>100%</b>

Table 35 – Year Unit Built

Data Source: 2011-2015 CHAS

## 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	25,425	36%	7,742	37%
Housing Units build before 1980 with children present	10,181	14%	7,788	37%

Table 36 – Risk of Lead-Based Paint

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

## Vacant Units

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

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

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

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint. HUD has made the elimination of housing units containing lead-based paint a priority. The poisoning of children from contact with lead-based paint has been recognized as a major public health problem by the Center for Disease Control (CDC). According to the CDC, lead is the number one environmental health hazard to American children. It is estimated that 10%-15% of all preschoolers in the United States are affected. Lead poisoning causes IQ reductions, reading and learning disabilities, decreased attention span, hyperactivity, and aggressive behavior.

Lead-based paint hazards pose the greatest risk for children, especially those under seven years of age. The HUD IDIS-generated table above (Table 39) provides data on owner-occupied and renter-occupied units built before 1980 with children present. As the table indicates, 36% of owner-occupied and 37% of renter-occupied units were built before 1980. Children in renter-occupied units are much more likely to be impacted by lead-based paint hazards (37%) than children in owner-occupied units (14%).

The Knox County Health Department routinely tests children for elevated blood lead levels.

### **Discussion**

The above table (Table 33) was populated null by HUD's eCon Planning Suite. The County does not maintain a register of vacant properties; however, in 2015, the County excluding Knoxville experienced 7.8% vacancy rate among owner- and renter-occupied units.

## MA-25 PUBLIC AND ASSISTED HOUSING – 91.210(B)

### Introduction

KCDC has converted all but three of its public housing developments under the Rental Assistance Demonstration Program. At the time of conversion, either significant capital improvements were made to existing units, or the units were disposed of and new units created. The final three developments in the portfolio will be converted within the next 18 months and will undergo significant capital improvements at that time.

### 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 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

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

Knoxville’s Community Development Corporation is the Public Housing Authority for the City of Knoxville and Knox County. KCDC owns and manages more than 3,700 units throughout the County. All but three of the developments in the KCDC portfolio have converted to project-based rental assistance under the Rental Assistance Demonstration Program. The last three of the developments will be converted within the next 18 months.

### Public Housing Condition

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

Table 39 - Public Housing Condition

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

KCDC has converted all but three of its public housing developments under the Rental Assistance Demonstration Program. At the time of conversion, either significant capital improvements were made to existing units, or the units were disposed of and new units created. The final three developments in the portfolio will be converted within the next 18 months and will undergo significant capital improvements at that time.

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

KCDC continues to make physical/capital improvements to its units as part of its conversion of units under the Rental Assistance Demonstration program. In addition, KCDC has active Family Self Sufficiency and homeownership programs that aim to improve the economic conditions for its residents. KCDC also received a de-concentration bonus on its latest SEMAP (Section Eight Management Assessment Program) score for providing opportunities for voucher holders in low-poverty areas, areas with good employment availabilities and good school districts. The bonus is given to any PHA in which 70% of households with children participating in the Section 8 program live in low-poverty census tracts.

## MA-30 HOMELESS FACILITIES AND SERVICES – 91.210(c)

### Introduction

Knox County continues to face an increase in homelessness, particularly rural homeless as reported by school districts, the County Community Action Committee, and the County Departments including the Library System and Park and Recreation. In addition, stakeholders reported an increase in elderly homeless individuals. Substance misuse, mental health diagnoses and criminal histories also contribute significantly to the County's homelessness challenges. The 2019 PIT, conducted January 24, 2019, identified 800 homeless individuals, 195 of which were unsheltered. Of those counted, 176 are considered chronically homeless; 75 of the chronically homeless identified were unsheltered. While overall homeless increased between 2018 and 2019 PIT survey counts (approximately 5% increase) the number of unsheltered chronically homeless decreased by almost 40%.

To combat homelessness in the County, there are several facilities and services available, but they are insufficient to meet the needs identified. The table below demonstrates the number of beds available in the County.

### 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 40 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**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**

Mental health services in the County are primarily provided by the Helen Ross McNabb Center. Services range from mental health and substance misuse treatment to social and crisis services. Services are coordinated with the County and the Knoxville/Knox County Continuum of Care, and stakeholders indicated a need for additional mental health/substance misuse services and providers. The Knox County Department of Health also provides academic, community, environmental and women's health services, which are available to homeless households.

The Knoxville Community Action Committee provides a variety of services for low-income households across the age spectrum, including transitional housing for formerly homeless households and case management for the homeless and those at-risk of homelessness. These services are often coupled with other mainstream services offered by CAC.

Employment services are provided by Leadership Knoxville, Salvation Army, the Tennessee Career Center and others. Knoxville Leadership Foundation works with school age and older (16-29) individuals to provide development, training, and soft skills development. KLF also works with the School District to target students who are facing aging out of the school system without a diploma and providing/creating links with schools to get those folks into trade programs. Program participants often require affordable housing, transportation and other mainstream services.

While they are generally mainstream resources, caseworkers often connect homeless individuals to employment services in an effort to encourage employment as a factor in maintaining housing stability.

**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.**

The County's 2019 Housing Inventory Count identified 414 Emergency Shelter beds, 43 of which were dedicated for victims of domestic violence. The HIC also identified 408 permanent supportive housing beds; 102 of these were dedicated for use by chronically homeless persons.

## MA-35 SPECIAL NEEDS FACILITIES AND SERVICES – 91.210(D)

### Introduction

The special needs population includes individuals having mobility impairments, disabilities, or that require supportive services. Typically, this population has severe or persistent mental illness, developmental and/or physical disabilities. Various supportive housing needs of the non-homeless have been identified by service providers who were interviewed during the Consolidated Plan process. Cited needs include home repair and maintenance for the elderly, in-home assistance for the elderly and disabled, housing for people with mental illness and disabilities, recovery housing, and affordable housing for all sub-populations.

### **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**

Supportive housing is defined as living units that provide a planned services component with access to a wide range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing. For some individuals, supportive housing is needed because they are unable to undertake the activities of daily living without assistance. The specific needs of local special needs subpopulations are described in NA-45, Non-Homeless Special Needs Assessment.

#### *Elderly and Frail Elderly*

Housing and services for seniors/the elderly were identified as a need. There is an approximate wait of eight months to a year for affordable elderly housing. Once rent and utilities are paid, there is not sufficient income for food and other daily living necessities. Transportation assistance and care for dementia patients were identified as needs.

#### *Persons with Mental, Physical, and/or Other Developmental Disabilities*

A lack of supported or supervised housing options can often be one of the reasons that individuals with mental health or developmental health disabilities get stuck in high levels of treatment or end up bouncing from one service to the next, or experience repeated/chronic homelessness.

Mental health issues were identified as concerns, particularly for the homeless population. In addition, due to the lack of access to programs and services in rural areas of the County, in addition to a shortage

of providers, many people who need services fail to access proper mental health counseling. Severe mental illness includes the diagnoses of psychoses and major affective disorders such as bipolar and major depression. Wraparound services are necessary to ensure stability when housing is achieved. Mental health diagnoses often present barriers to affordable housing for many, given the stigmas associated.

#### *Persons with Alcohol or other Drug Addictions*

Recovery housing for folks with alcohol and/or substance misuse diagnoses was identified as a need. Outreach efforts are successful in identifying and placing folks in treatment programs, but ongoing services are needed once persons are discharged from treatment and place in a permanent housing situation.

#### *Persons with HIV/AIDS*

According to the county website, housing assistance for those with HIV/AIDS is provided by the state-funded HOPWA program. According to the Tennessee Department of Health website, services in Knox County are administered by Positively Living.

#### *Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking*

There is a growing population of victims of prostitution/human trafficking in the County. An outreach effort and drop-in center was established to create and build relationships with victims of human trafficking and provide services to help victims get out of the ring. Needs beyond housing include legal assistance, healthcare and counseling.

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

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### **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)**

The County has identified the following goals related to persons with special needs, and will utilize CDBG dollars in FY2020 to address these goals:

- Increase Access to and Quality of Affordable Rental Housing
- Provide Home Rehabilitation Assistance



- Provide Services for the Elderly/Disabled
- Provide Services for LEP Persons/Refugees

**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))**

Not applicable; County is not a consortia.

## **MA-40 BARRIERS TO AFFORDABLE HOUSING – 91.210(E)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

One of the greatest barriers to creating affordable housing is escalating costs of development. Affordable land is difficult to find; increases in the costs of infrastructure and construction items required to meet code compliance (energy efficiency) have hindered development; a successful building industry makes it difficult to identify subcontractors to work on smaller, lower-paying affordable housing developments. Increases in costs are often passed to the buyer, effectively pricing low- moderate-income buyers out of the market for what was meant to be an affordable home.

Mental health, substance misuse, criminal history and poor rental histories are also significant barriers to affordable housing for certain populations in the County.

In addition, the County recently completed an Analysis of Impediments to Fair Housing Choice (AI).

## MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS – 91.215 (F)

### Introduction

The table below identifies Education and Healthcare Services, Retail Trade, and Arts, Entertainment, Accommodations as hosting the largest number of employees in the County. According to the table, there are more workers than jobs for these industries. For other areas, such as construction and manufacturing, the table suggest the County imports workers. Note that the figures in the table include the City of Knoxville, which is home to the University of Tennessee.

### 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	287	245	0	1	1
Arts, Entertainment, Accommodations	11,840	4,363	14	10	-4
Construction	4,343	3,599	5	8	3
Education and Health Care Services	16,268	6,241	19	15	-4
Finance, Insurance, and Real Estate	5,909	2,185	7	5	-2
Information	2,345	871	3	2	-1
Manufacturing	8,872	7,390	10	17	7
Other Services	2,861	1,954	3	5	2
Professional, Scientific, Management Services	10,084	4,367	12	10	-2
Public Administration	0	0	0	0	0
Retail Trade	14,021	4,246	16	10	-6
Transportation and Warehousing	3,808	3,143	4	7	3
Wholesale Trade	5,540	3,953	6	9	3
Total	86,178	42,557	--	--	--

**Table 41 - Business Activity**

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

**Labor Force**

Total Population in the Civilian Labor Force	125,363
Civilian Employed Population 16 years and over	118,095
Unemployment Rate	5.75
Unemployment Rate for Ages 16-24	15.74
Unemployment Rate for Ages 25-65	3.95

**Table 42 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	31,465
Farming, fisheries and forestry occupations	4,570
Service	9,935
Sales and office	30,485
Construction, extraction, maintenance and repair	8,490
Production, transportation and material moving	5,753

**Table 43 – Occupations by Sector**

Data Source: 2011-2015 ACS

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	79,508	72%
30-59 Minutes	27,753	25%
60 or More Minutes	3,615	3%
<b>Total</b>	<b>110,876</b>	<b>100%</b>

**Table 44 - 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	4,220	749	3,845

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	21,915	1,578	8,369
Some college or Associate's degree	30,575	1,380	7,445
Bachelor's degree or higher	41,935	1,430	6,214

Table 45 - 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	205	731	735	1,083	2,518
9th to 12th grade, no diploma	2,100	1,604	1,124	3,530	2,829
High school graduate, GED, or alternative	6,915	6,625	6,535	18,705	10,975
Some college, no degree	7,436	5,920	6,715	15,060	6,810
Associate's degree	1,165	2,235	3,380	6,190	1,665
Bachelor's degree	2,460	7,940	8,340	15,104	4,688
Graduate or professional degree	198	3,825	5,640	8,855	4,075

Table 46 - 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	176,838
High school graduate (includes equivalency)	229,355
Some college or Associate's degree	280,835
Bachelor's degree	392,251
Graduate or professional degree	450,380

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The five largest sectors in terms of employment are:

- Manufacturing
- Education and Health Care Services
- Professional, Scientific, Management Services
- Arts, Entertainment, Accommodations
- Retail Trade

**Describe the workforce and infrastructure needs of the business community:**

The largest negative values in the Jobs Less Workers column, which indicates commuting out of Knox County are within the Retail Trade; Education and Health Care Services; and Arts, Entertainment, and Accommodations sectors. This indicates that large commuter populations travel from Knox County for these jobs; this is supported by Table 48 above, indicating 25% of the workforce has a commute time between 30 and 60 minutes.

Stakeholders reported a need for trade workers that will continue to increase as the current trade workforce is aging out of employment. In addition, there has been a rise in unemployment for unengaged young adults (need mentorship programs to help). This is demonstrated by Table 46 above, which indicates a 15.74% unemployment rate for youth age 16-24. The Knoxville Leadership Foundation works with school age and older (16-29) individuals to provide development, training, soft skills development. KLF also works with School District to target students who are facing aging out of the school system without a diploma and providing/creating links with schools to get those folks into trade programs.

**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.**

The Plan East Tennessee (PlanET) Playbook, developed in 2014, identified the Knoxville Chamber's Innovation Valley Blueprint 2.0 as the guiding document for business growth in the region. The targeted recruitment clusters identified in the Plan that will support business and industrial development in the region include advanced technology and manufacturing, corporate services, creative media services, energy and transportation. Workforce development efforts that focus on these recruitment sectors will be helpful as the region works to attract and retain businesses of this nature.

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

A skillful and well-educated workforce is essential to attracting and retaining employers and growing the County's economy. The County's unemployment rate in 2015 was 5.75%. According to Bureau of Labor Statistics estimates, this is above the state and national rates, which were both 5.3% that year.

Residents with a Bachelor's degree or higher were less likely to be unemployed or not in the labor force than residents with less educational attainment. Residents without a high school diploma or equivalent were more than twice as likely as those with only a high school diploma to be out of the labor force all together. Stakeholders reported that the lack of GED/Diploma is the greatest factor in households living in poverty. As such, there are programs available that provide education and GED opportunities. In addition, Tennessee Reconnect provides higher education programs for students that started higher education and never finished, as well as first-time higher education students.

These facts may suggest that, although employment within the County is relatively high, the skills and education in the County's workforce may not be well-aligned with employment opportunities in the area, which are strongest in sectors that require advanced education.

Stakeholders reported that employers seek specific skill sets. With unemployment being low training opportunities and incentives are needed for employers to encourage them to fill their positions with persons they normally wouldn't consider, such as those in mental health/substance misuse recovery or those with non-violent criminal histories.

**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.**

The East Tennessee Human Resource Agency (ETHRA) provides workforce development activities through the American Job Center system to increase the employment, retention, and earnings of County residents. In addition, Workforce Connections at the Knoxville/Knox Community Action Committee, is responsible for the development and operation of a variety of programs focused on employment assistance and related training and support services. Stakeholders reported a pilot apprenticeship program at the state level. Soft skills were identified as a need in any workforce development programming.

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

Yes

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

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**Discussion**

## MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION

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

The map generated by CPD Maps and included in the Unique Appendix shows the percentage of households experiencing any of the four housing problems. These problems include substandard housing, overcrowding, cost-burden and severe cost-burden.

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

For the purposes of this Consolidated Plan, concentration of racial or ethnic minorities is defined as a Census tract where a minority group's population is 10 percentage points higher in that Census tract than its proportion in the County's population. For example, Black/African American residents comprise 9.1% of Knox County's population, according to ACS 2011-2015 estimates. An area of concentration of Black/African American residents will be any census tract that is at least 19.1% Black/African American. Hispanic or Latino residents comprise 3.8% of the population, making a Census tract of 13.8% or more an area of concentration. 13 Census tracts are areas of concentration of Black/African American residents, five are areas of concentration of Hispanic residents, and one is an area of concentration for residents of two or more races. The PolicyMap included in the Unique Appendix indicates areas where concentrated of. As the map shows, most areas of the County are vast majority white. The primary exceptions to these are a few areas to the north of Knoxville, which are predominantly African American.

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

Most of the concentrated areas of poverty in the County are located within the City of Knoxville. Some areas to the eastern borders of the County experience poverty at a rate between 17 and 28%.

### **Are there any community assets in these areas/neighborhoods?**

Public assets throughout the County include parks, libraries, schools, greenways and community centers. In addition to the public assets, most neighborhoods have nonprofits and churches that focus on providing services and amenities for the County residents.

### **Are there other strategic opportunities in any of these areas?**

PlanET identified workforce development, housing and neighborhoods, and transportation and infrastructure as focus areas for the region. Developing affordable housing opportunities in these areas, while ensuring access to employment and transportation, is a priority for the County.

### **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.**

As shown on the PolicyMaps included in the Unique Appendix, the majority of Knox County has high broadband availability as well as generally high levels of internet access. Some areas surrounding the city of Knoxville have lower rates than most of the county, and some of these areas to the northeast of the city overlap with areas that have higher concentrations of poverty.

Knoxville Community Development Corporation (KCDC), the Public Housing Authority for the County and City of Knoxville wire all of their new buildings for broadband access. In addition, stakeholders reported that there is an affordable package for WiFi available in the County, but that some folks are unable to access it due to arrearages or poor history with the provider.

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

The PolicyMap included in the Unique Appendix indicates a variety of broadband internet providers in the County. Even still, there are pockets where it appears households do not have internet access despite availability and despite competition. This suggests that there is still an affordability challenge for households accessing broadband internet.

### **MA-65 HAZARD MITIGATION - 91.210(A)(5), 91.310(A)(3)**

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

According to the Knox County website, the County has collaborated with the City of Knoxville and the Town of Farragut to develop a mitigation plan to reduce or eliminate long-term risk to people and property from natural hazards. In calculating the planning significance of various natural hazards, Knox County identified extreme temperatures, flooding, and severe storms as having the highest significance. The plan ultimately identifies nine actions that Knox County should take to mitigate natural risks, five of which address flood risk, one of which addresses severe storm, flood, and winter storm risk, one of which addresses earthquake, flood, sinkhole, landslide, severe storm, wildfire, and winter storm risk,



one of which addresses wildfire risk, and one of which addresses all hazards. Examples of these plans include funding for a buyout of flood prone properties that experience repetitive flooding, investments in construction that will minimize flood risk, and public education.

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

While all households in Knox County are susceptible to damage and risk associated with the hazards identified above, low-income households, non-White households, and elderly households tend to be more vulnerable and are less likely to have the resources to recover.

## STRATEGIC PLAN

### SP-05 OVERVIEW

#### Strategic Plan Overview

The purpose of the Strategic Plan is to guide the use of CDBG and HOME funds in Knox County over the next five years. The plan is guided by three overarching goals that are applied according to the County's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock in both the rental and homeowner markets, increasing the availability of affordable housing by reducing barriers, and increasing the number of accessible units.
- To improve the quality of life and living conditions for low- and moderate-income persons through improvements in public facilities and infrastructure and the removal of slum/blighting influences.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.

The primary focus of Knox County's implementation of this Plan will be affordable housing and the provision of public services within the County balance. The County developed this plan using citizen and stakeholder input generated by several stakeholder workshops, public meetings and a community needs survey.

## SP-10 GEOGRAPHIC PRIORITIES – 91.215 (A)(1)

### Geographic Area

Table 48 - Geographic Priority Areas

1	<b>Area Name:</b>	Geographic Areas of Need
	<b>Area Type:</b>	Comprehensive
	<b>Other Target Area Description:</b>	Comprehensive
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	To the degree possible, Knox County will concentrate on geographic areas of need or "pockets of poverty". These efforts will focus on CDBG and HOME investments in Census Tracts where households below the poverty level exceed 20%.
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>		
2	<b>Area Name:</b>	County-Wide
	<b>Area Type:</b>	Comprehensive
	<b>Other Target Area Description:</b>	Comprehensive
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	

<b>Identify the neighborhood boundaries for this target area.</b>	
<b>Include specific housing and commercial characteristics of this target area.</b>	
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
<b>Identify the needs in this target area.</b>	
<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>	

### **General Allocation Priorities**

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

Federal funds are intended to provide low and moderate income (LMI) households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. The system for establishing the priority for the selection of these projects in Knox County is predicated upon the following criteria:

- Focusing on LMI/high poverty areas or neighborhoods
- Meeting the needs of LMI residents and responding to expressed needs
- Sustainability and/or long-term impact
- Coordinating and leveraging of resources
- Meeting the statutory requirements of the CDBG program
- The ability to demonstrate measurable progress and success

Priority CDBG funding areas include areas where the percentage of LMI persons is 51% or higher and Census Tracts where households residing below the poverty level exceed 20%.

## SP-25 PRIORITY NEEDS - 91.215(A)(2)

### Priority Needs

Table 49 – Priority Needs Summary

1	<b>Priority Need Name</b>	Increase Affordable Rental Housing Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly 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 Other
	<b>Geographic Areas Affected</b>	Comprehensive Comprehensive
	<b>Associated Goals</b>	Increase Quality Affordable Rental Housing Provide Infrastructure to Create Affordable Hsg
	<b>Description</b>	The County will utilize HOME and CDBG dollars to increase affordable housing opportunities for renter households through the creation of new units, preservation of existing units and rehabilitation of vacant buildings into affordable units.
	<b>Basis for Relative Priority</b>	Through both data analysis and public participation for Consolidated Plan development, it was determined there was a high need for quality affordable housing for the low- and moderate-income population within the County balance.
	2	<b>Priority Need Name</b>

	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Large Families Families with Children Public Housing Residents
	<b>Geographic Areas Affected</b>	Comprehensive Comprehensive
	<b>Associated Goals</b>	Provide Infrastructure to Create Affordable Hsg Increase Homeownership
	<b>Description</b>	The County will provide resources to increase the supply of decent, safe, sanitary and accessible housing for homeownership that is affordable to low- moderate-income households. This could be construction of new units or rehabilitation of existing vacant units/buildings.
	<b>Basis for Relative Priority</b>	Creating and preserving affordable homeownership opportunities was identified as a need during the County's stakeholder outreach process, and continues to be a priority for the County.
<b>3</b>	<b>Priority Need Name</b>	Provide a Wide Variety of Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents 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 Other

	<b>Geographic Areas Affected</b>	Comprehensive Comprehensive
	<b>Associated Goals</b>	Provide Criminal Justice Services Provide Services for the Elderly/Disabled Provide Health Services Provide Workforce Development Services Provide Services for Human Trafficking Victims Provide Services for LEP Persons/Refugees Provide Public Services in Response to COVID-19
	<b>Description</b>	Providing public services is a high priority for the County. Dollars will be used for activities, including but not limited to, those that support workforce development initiatives, services for the elderly and disabled, services for persons exiting the criminal justice system, and health services.
	<b>Basis for Relative Priority</b>	<div>Through both data analysis and public participation for Consolidated Plan development, it was determined that the continued provision of public services is a need in the County.</div>
4	<b>Priority Need Name</b>	Provide Homeless Housing and Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Comprehensive Comprehensive
	<b>Associated Goals</b>	Provide Homeless Housing and Services

	<b>Description</b>	While the County does not receive ESG funds, the need exists for the County to support services for the homeless within the County balance.
	<b>Basis for Relative Priority</b>	Addressing the needs of homeless persons in the County balance continues to be a high priority for the County.
5	<b>Priority Need Name</b>	Improve Quality of Existing Housing Stock
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Other
	<b>Geographic Areas Affected</b>	Comprehensive Comprehensive
	<b>Associated Goals</b>	Provide Home Rehabilitation Assistance
	<b>Description</b>	The County will support activities that improve existing conditions for residents, particularly homeowners who are unable to make needed repairs to their homes in order to be code compliant.
	<b>Basis for Relative Priority</b>	The City will provide financial assistance and emergency repair assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing. This includes accessibility improvements for the physically disabled.
6	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	Low
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Comprehensive



	<b>Associated Goals</b>	Provide Workforce Development Services
	<b>Description</b>	While the County will not prioritize economic development activities for funding, it was determined to be a need within the County and the County will support initiatives focused on workforce development, business attraction and retention.
	<b>Basis for Relative Priority</b>	While the County will not prioritize economic development activities for funding, it was determined to be a need within the County and the County will support initiatives focused on workforce development, business attraction and retention.
7	<b>Priority Need Name</b>	Planning/Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	Comprehensive
	<b>Associated Goals</b>	Planning/Administration
	<b>Description</b>	The County will provide effective administration of the CDBG and HOME programs to ensure compliance with all federal regulations
	<b>Basis for Relative Priority</b>	Planning and administration of the CDBG and HOME programs continues to be a high priority.
8	<b>Priority Need Name</b>	Provide Public Facility Upgrades
	<b>Priority Level</b>	Low

<b>Population</b>	<p>Extremely Low  Low  Moderate  Large Families  Families with Children  Elderly  Public Housing Residents  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  Other</p>
<b>Geographic Areas Affected</b>	Comprehensive
<b>Associated Goals</b>	Public Facility Upgrades in Response to COVID-19
<b>Description</b>	Based on the emerging needs to respond to the coronavirus, the County will allocate funding for activities that include, but are not limited to, expanding and improving public facilities to meet the increased demand for public services.
<b>Basis for Relative Priority</b>	Through the public participation process and ongoing communication with subrecipients, it was determined that there is a need to upgrade subrecipients' facilities that will increase the capacity to serve County residents will support their response to the coronavirus.

## 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 County will not use HOME dollars for TBRA.
TBRA for Non-Homeless Special Needs	Unaccompanied youth and heads of household with children they did not birth are particularly vulnerable populations and are at greater risk of homelessness. The size of these population groups continues to grow in the County; therefore, the County will consider the use of TBRA to provide medium-term interim assistance for these households.
New Unit Production	Rising costs of land and infrastructure inhibit the creation of new units; however, the County has prioritized resources for creating new units. Incentives for private developers to create new affordable units could encourage new unit production given the high costs of development.
Rehabilitation	The costs to rehabilitate units in distressed areas are the same as in an affluent area. The difference in neighborhood rehabilitation projects is the return on investment between the two and can be zero or negative for improvements made to a property located in a distressed housing market, thus making it economically unattractive for private investors to rehabilitate houses in impacted areas. Incentives for private developers to preserve existing vacant units in distressed areas could alleviate this challenge.
Acquisition, including preservation	The cost to acquire property is expensive for the County and developers to undertake. The County generally does not acquire properties for rehabilitation or development, but will provide incentives for private developers to preserve existing vacant units. The County anticipates a continuing need to acquire and rehabilitate existing units to provide additional affordable housing over the next five years.

**Table 50 – Influence of Market Conditions**

## SP-35 ANTICIPATED RESOURCES - 91.215(A)(4), 91.220(C)(1,2)

### Introduction

The County anticipates receiving the following amounts (five-year estimates):

- \$1,206,916 in CDBG (\$6,034,580)
- \$430,342 in HOME (\$2,151,710)

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,206,916	3,000	0	1,209,916	4,827,664	Funds for housing and non-housing community development needs. Remainder available is approximately four times annual allocation.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	430,342	3,200	0	433,542	1,721,368	Funds for housing development. Remainder available is approximately four times annual allocation.
Other	public - federal	Other	1,768,739	0	0	1,768,739	0	Knox County CDBG CV-1 and CV-3 allocations

Table 51 - 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 County will continue to partner with other public agencies and non-profit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development. Leveraged resources include, but are not limited to, Continuum of Care dollars, Housing Authority resources, Mental Health, Drug and Alcohol services, and LIHTC. The HOME program requirement of 25% match for every dollar in program funds will be met by the sub-recipient of the HOME funds, including developers and CHDOs. Match may include non-Federal cash contributions and below-market interest rate loans to the project. Developer equity from a LIHTC deal will not be counted as match.

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

While the County does not typically acquire property, through non-payment of property taxes the County may obtain ownership of single-family housing. Selected properties are sold twice annually by a Tax Sale in which developers or individuals are allowed to purchase housing which may be used to house LMI individuals. While no sites are currently identified, there may be future instances in which the County retains ownership and leases to a housing developer for the purpose of creating affordable housing.

**Discussion**

The County will continue to focus its resources on public services and the creation of affordable housing.

## 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.

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Breakthrough Knoxville	Non-profit organizations	Non-homeless special needs	Region
Helen Ross McNabb Center	Non-profit organizations	Homelessness	Region
Homesource east tennessee	Non-profit organizations	Non-homeless special needs Rental public services	Region
Knox County Public Defenders Community Law Office	Public institution	Homelessness	Jurisdiction
Knoxville Academy of Medicine	Non-profit organizations	Non-homeless special needs public services	Region
KNOXVILLE COMMUNITY DEVELOPMENT CORPORATION	PHA	Public Housing	Region
KNOXVILLE HABITAT FOR HUMANITY, INC	Non-profit organizations	Ownership Rental	Region
Knoxville/Knox County Continuum of Care	Continuum of care	Homelessness	Region
University of Tennessee/Knox HMIS	Public institution	Homelessness	Region
VOLUNTEER MINISTRY CENTER	Non-profit organizations	Homelessness	Region
Knoxville Leadership Foundation	Community/Faith-based organization	Economic Development Non-homeless special needs Ownership Rental public services	Region
KNOXVILLE AREA URBAN LEAGUE	Community/Faith-based organization	Ownership	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Bridge Refugee Services	Community/Faith-based organization	Non-homeless special needs public services	Region
Interfaith Health Clinic	Community/Faith-based organization	Non-homeless special needs public services	Region
City of Knoxville	Government	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Other
Knoxville Community Action Agency	Non-profit organizations	Economic Development Homelessness Non-homeless special needs Ownership Rental public services	Region

**Table 52 - Institutional Delivery Structure**

### **Assess of Strengths and Gaps in the Institutional Delivery System**

Knox County's Department of Community Development coordinates the allocation of CDBG and HOME resources. The County prepares all applications to HUD for funding and provides management and oversight for both programs. Knox County will continue to review applications from subrecipients and evaluate for financial, institutional and staff capacities prior to making a commitment of funds. It is the County's intent to continue to fund service providers and non-profit agencies that have historically been serving the low-to-moderate income populations within the County balance.

The County coordinates with the Knoxville Community Development Corporation, which serves as the local Public Housing Authority, Habitat for Humanity, and HomeSource east tennessee on affordable housing priorities and activities as well as self-sufficiency programming. The County participates in the Knoxville/Knox County Continuum of Care and consults on homelessness issues including emergency shelter, permanent supportive housing and rapid rehousing activities.



The largest gap in the delivery of services to low- moderate-income households is the lack of adequate funding to address the housing and community development needs of the County.

### 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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	
<b>Other</b>			

Table 53 - 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)**

Knox County participates in the Knoxville/Knox County Continuum of Care, which in 2018 implemented the Coordinated Housing Assessment and Match Plan (CHAMP) in order to assess the unique needs, barriers and strengths of persons experiencing housing crises and then referring them to resources, services and housing best suited for addressing those needs and barriers. CHAMP is intended for street homeless, persons in an emergency shelter, persons attempting to flee domestic violence, persons exiting institutions where the institutional stay was 90 days or less and the person was homeless prior to

institutionalization. The access sites for the Coordinated Entry System are located in the City of Knoxville; however, there are street outreach efforts underway to target more rural areas of the County that do not have designated access points. The Knoxville/Knox County Community Action Committee (CAC) currently conducts street outreach for persons experiencing homelessness. CAC is working to develop additional resources to target unaccompanied youth, and Helen Ross McNabb has a program dedicated to serving unaccompanied youth.

The County's 2019 Housing Inventory Count (HIC) identified 414 Emergency Shelter beds, 43 of which were dedicated for victims of domestic violence. The HIC also identified 408 permanent supportive housing beds; 102 of these were dedicated for use by chronically homeless persons.

The County will continue to provide resources in support of services for the homeless, the elderly, the disabled and other special needs populations.

**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**

While the services to address the needs of special needs populations and those experiencing homelessness are of good quality, particular challenges exist when working to deliver services to unsheltered youth homeless. Youth typically do not self-identify as homeless and are not making their way to services or into the Continuum. This is especially true for more rural areas and is reported by schools, libraries, and parks. The County and its partners will work to find ways to communicate service information privately to students in schools as well as develop technology-based means for communicating available resources and services to unaccompanied youth experiencing homelessness.

Increases in homeless may be seen but are not likely due to an increase in homelessness; rather, higher number of homeless persons are more likely the result of increased outreach efforts and improvements in providers' ability to communicate with previously underserved populations such as youth and Hispanic/Spanish speaking persons.

Another challenge facing the County and its service providers is that shelters are not equipped to manage the frail elderly that find themselves homeless upon discharge after having been dropped off at the hospital by a caregiver or transportation. There is a small medical respite wing in one shelter. Some seniors end up back at the hospital upon discharge because there is no other option for placement. Efforts to increase capacity of local shelters or to develop additional medical respite care facilities for the elderly and the physically disabled will be considered during implementation of this Strategic Plan.

**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**

The largest gap in the delivery of services to low- moderate-income households is the lack of adequate funding to address the housing and community development needs of the County as well as an insufficient supply of providers able to deliver the necessary services. The County will utilize its CDBG and HOME resources to support the delivery of services to special needs populations, including those experiencing or at-risk of homelessness. In addition, the County will continue to support efforts to develop new resources to meet the changing needs of special needs populations.

The County has identified the following goals to address these gaps over the next five years:

- Increase Access to and Quality of Affordable Rental Housing
- Provide Infrastructure to Support the Creation of Affordable Housing
- Provide Home Rehabilitation Assistance
- Increase Homeownership
- Provide Homeless Housing and Services
- Provide Services for Persons Exiting Criminal Justice System
- Provide Services for the Elderly/Disabled
- Provide Health Services
- Provide Services in Support of Workforce Development Efforts
- Provide Services for Human Trafficking Victims
- Provide Services for LEP Persons/Refugees

## SP-45 GOALS SUMMARY – 91.215(A)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Quality Affordable Rental Housing	2020	2024	Affordable Housing	Geographic Areas of Need County-Wide	Increase Affordable Rental Housing Opportunities	HOME: \$1,939,690	Rental units constructed: 50 Household Housing Unit
2	Provide Infrastructure to Create Affordable Hsg	2020	2024	Affordable Housing	Geographic Areas of Need County-Wide	Increase Affordable Rental Housing Opportunities Increase Affordable Homeownership Opportunities	CDBG: \$600,000	Rental units constructed: 50 Household Housing Unit
3	Provide Home Rehabilitation Assistance	2020	2024	Affordable Housing	Geographic Areas of Need County-Wide	Improve Quality of Existing Housing Stock	CDBG: \$3,325,480	Homeowner Housing Rehabilitated: 350 Household Housing Unit
4	Increase Homeownership	2020	2024	Affordable Housing	Geographic Areas of Need County-Wide	Increase Affordable Homeownership Opportunities	CDBG: \$50,000	Public service activities for Low/Moderate Income Housing Benefit: 375 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide Homeless Housing and Services	2020	2024	Homeless	Geographic Areas of Need County-Wide	Provide Homeless Housing and Services	CDBG: \$455,000	Public service activities other than Low/Moderate Income Housing Benefit: 18325 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 2375 Households Assisted
6	Provide Criminal Justice Services	2020	2024	Non-Homeless Special Needs	Geographic Areas of Need County-Wide	Provide a Wide Variety of Public Services		
7	Provide Services for the Elderly/Disabled	2020	2024	Non-Housing Community Development	Geographic Areas of Need County-Wide	Provide a Wide Variety of Public Services	CDBG: \$160,000	Public service activities other than Low/Moderate Income Housing Benefit: 525 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Provide Health Services	2020	2024	Non-Homeless Special Needs	Geographic Areas of Need County-Wide	Provide a Wide Variety of Public Services	CDBG: \$190,000	Public service activities other than Low/Moderate Income Housing Benefit: 7250 Persons Assisted
9	Provide Workforce Development Services	2020	2024	Non-Housing Community Development	County-Wide	Provide a Wide Variety of Public Services Economic Development		
10	Provide Services for Human Trafficking Victims	2020	2024	Non-Homeless Special Needs	County-Wide	Provide a Wide Variety of Public Services		
11	Provide Services for LEP Persons/Refugees	2020	2024	Non-Homeless Special Needs	Geographic Areas of Need County-Wide	Provide a Wide Variety of Public Services	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 375 Persons Assisted
12	Planning/Administration	2020	2024	Admin	County-Wide	Planning/Administration	CDBG: \$1,207,100 HOME: \$215,220 CDBG-CV: \$211,728	Other: 10 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Provide Public Services in Response to COVID-19	2020	2024	Response to Coronavirus	County-Wide	Provide a Wide Variety of Public Services	CDBG-CV: \$1,157,011	<p>Public service activities other than Low/Moderate Income Housing Benefit: 3150 Persons Assisted</p> <p>Public service activities for Low/Moderate Income Housing Benefit: 227 Households Assisted</p> <p>Homeless Person Overnight Shelter: 30 Persons Assisted</p> <p>Other: 2 Other</p>

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Public Facility Upgrades in Response to COVID-19	2020	2024	Response to Coronavirus	County-Wide	Provide Public Facility Upgrades	CDBG-CV: \$400,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted

Table 54 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Increase Quality Affordable Rental Housing
	<b>Goal Description</b>	The County will provide resources to increase the supply of decent, safe, sanitary and accessible rental housing that is affordable to low- moderate-income households. This could be construction of new units or rehabilitation of existing vacant units/buildings into affordable rental units.
2	<b>Goal Name</b>	Provide Infrastructure to Create Affordable Hsg
	<b>Goal Description</b>	The County will provide resources for the installation of public infrastructure (water, sewer, streets, sidewalks, utilities) to support the development and creation of new affordable housing units, both rental and homeownership.
3	<b>Goal Name</b>	Provide Home Rehabilitation Assistance
	<b>Goal Description</b>	The County will provide financial assistance and emergency repair assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing. This includes accessibility improvements for the physically disabled.



4	<b>Goal Name</b>	Increase Homeownership
	<b>Goal Description</b>	The County will provide resources to developers for the creation of new affordable homeownership units. In addition, resources may be available for income-qualified first-time homebuyers by providing down payment and closing cost assistance, housing counseling, and in some cases providing resources to rehabilitate the home to be acquired.
5	<b>Goal Name</b>	Provide Homeless Housing and Services
	<b>Goal Description</b>	While the County does not receive ESG funds, the need exists for the County to support services for the homeless within the County balance.
6	<b>Goal Name</b>	Provide Criminal Justice Services
	<b>Goal Description</b>	The County will allocate resources to provide services for persons exiting the criminal justice system and to prevent recidivism.
7	<b>Goal Name</b>	Provide Services for the Elderly/Disabled
	<b>Goal Description</b>	The County will allocate CDBG dollars for services and facilities for the elderly, persons with special needs and the disabled.
8	<b>Goal Name</b>	Provide Health Services
	<b>Goal Description</b>	The County will fund a variety of health service activities, including but not limited to, mental health, dental, substance abuse, and other medical services.
9	<b>Goal Name</b>	Provide Workforce Development Services
	<b>Goal Description</b>	The County will provide resources to assist with workforce development training, including for soft skills development.
10	<b>Goal Name</b>	Provide Services for Human Trafficking Victims
	<b>Goal Description</b>	The County will provide services targeted to human trafficking victims, including but not limited to, legal services and case management.

11	<b>Goal Name</b>	Provide Services for LEP Persons/Refugees
	<b>Goal Description</b>	The County will provide language services for limited English proficiency persons.
12	<b>Goal Name</b>	Planning/Administration
	<b>Goal Description</b>	County will provide effective and efficient program management and oversight.
13	<b>Goal Name</b>	Provide Public Services in Response to COVID-19
	<b>Goal Description</b>	Prevent, prepare for, and respond to coronavirus
14	<b>Goal Name</b>	Public Facility Upgrades in Response to COVID-19
	<b>Goal Description</b>	Conduct public facility upgrades to prevent, prepare for, and respond to the coronavirus.

**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)**

The County aims to create 50 new HOME-assisted housing units over the next five years for occupancy by low- and moderate-income households. While the County does not intend to limit beneficiaries, it anticipates it will serve 10 ELI; 20 LI and 20 MI families during the five year period. Actual households served and income level will be reported with each activity and in the County's annual CAPER.

## **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)**

Knoxville’s Community Development Corporation (KCDC) is the Public Housing Authority for the City of Knoxville and Knox County. KCDC owns and manages more than 3,700 units throughout the County. All but three of the developments in the KCDC portfolio have converted to project-based vouchers under the Rental Assistance Demonstration Program. The last three of the developments will be converted within the next 18 months. KCDC is not bound by a Section 504 Voluntary Compliance Agreement.

### **Activities to Increase Resident Involvements**

The KCDC will continue to promote self-sufficiency in its programming as a means to encourage asset development. In addition, KCDC will provide training, education and incentives to encourage residents to care for their property. As KCDC phases out its public housing, participation in tenant councils and resident advisory boards may fade. Educating residents on the purpose of the tenant councils and resident advisory boards, and how their feedback will be used to inform planning efforts, can help encourage participation.

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

No

### **Plan to remove the ‘troubled’ designation**

N/A, the PHA is not designated troubled.

## **SP-55 BARRIERS TO AFFORDABLE HOUSING – 91.215(H)**

### **Barriers to Affordable Housing**

One of the greatest barriers to creating affordable housing is escalating costs of development. Affordable land is difficult to find; increases in the costs of infrastructure and construction items required to meet code compliance (energy efficiency) have hindered development; a successful building industry makes it difficult to identify subcontractors to work on smaller, lower-paying affordable housing developments. Increases in costs are often passed to the buyer, effectively pricing low- moderate-income buyers out of the market for what was meant to be an affordable home.

Mental health, substance misuse, criminal history and poor rental histories are also significant barriers to affordable housing for certain populations in the County.

In addition, the County recently completed an Analysis of Impediments to Fair Housing Choice (AI).

## Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The AI identified the following barriers and suggestions for ways to remove those barriers:

**Limited Market Availability** The County should continue to expand affordable housing options for very low, low- and moderate-income residents, including public housing residents and homeless persons who seek to move into subsidized private housing. In addition, the creation of a landlord mitigation fund should be considered to encourage landlord participation in the Section 8 and other subsidized housing programs.

**Transportation corridors are not connected and integrated in LMI residential areas and employment centers** 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

**Mortgage lending denial rates are high among certain races** 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. KCDC's initiatives address this recommendation and we highly recommend that they should keep working and expand their scope and services.

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.

To address these barriers, the County will utilize FY 2020 CDBG dollars for financial education for homebuyers and to support infrastructure expenses associated with the creation of new homeownership opportunities. In addition, the County will reserve 2020 CDBG dollars for language integration services to aid LEP persons.

## **SP-60 HOMELESSNESS STRATEGY – 91.215(D)**

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

Knox County participates in the Knoxville/Knox County Continuum of Care, which in 2018 implemented the Coordinated Housing Assessment and Match Plan (CHAMP) in order to assess the unique needs, barriers and strengths of persons experiencing housing crises and then referring them to resources, services and housing best suited for addressing those needs and barriers. CHAMP is intended for street homeless, persons in an emergency shelter, persons attempting to flee domestic violence, and persons exiting institutions where the institutional stay was 90 days or less and the person was homeless prior to institutionalization. The County will continue to support efforts focusing on street outreach to the unsheltered homeless, especially unsheltered youth and unsheltered chronically homeless.

The Knoxville-Knox County Community Action Committee currently has resources for outreach and case management which aim to provide shelter, permanent housing or rapid rehousing services while simultaneously addressing employability and substance misuse challenges, encouraging self-sufficiency, offering parenting, budgeting, adult education and life skills services, and connecting households with mainstream benefits. While many of these services are for households and families with children residing in shelters or transitional housing, there are dedicated resources for street outreach efforts for the chronically homeless.

### **Addressing the emergency and transitional housing needs of homeless persons**

KnoxHMIS captures Point in Time data, Systems Performance Measures and Coordinated Entry data to evaluate and understand the emergency needs of persons in the County experiencing homelessness. Knox County does not receive Emergency Solutions Grant funding to directly support emergency shelter and transitional housing needs in the County balance; however, the information generated by the KnoxHMIS will be used to inform Strategic Plan priorities as well as CDBG and HOME budget and planning processes.

While no longer a priority at the federal level, there are transitional housing needs that still exist in the County, in addition to robust case management services.

**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.**

As the Knoxville/Knox County homelessness response system's "Front Door", CHAMP streamlines access and referral to the other components of the system to shorten the amount of time and number of referrals standing between homeless households and housing assistance.

According to the 2014 Knoxville-Knox County Continuum of Care Plan to Address Homelessness, providers agreed that the solution to homelessness is a collaborative response to creating new housing opportunities while increasing economic opportunities to foster stability. Providers agree that Housing First works, but there is a shortage of units. RRH is the newest housing model that provides move-in financial assistance, short-term rental assistance, and case management services to help homeless consumers find rental housing and work with case managers to stabilize in their new homes. Even with services, however, there are some households (those with mental health diagnoses, substance misuse disorders) that are unable to maintain housing. Additional services are needed to ensure stability in housing. A lack of providers, lack of treatment facilities and insurance coverage not being available for treatment were identified as a factor in instability and returns to homelessness. The formerly chronically homeless/chronic substance misusers have highest rates of recidivism and returns to homelessness, pointing to a need for more services for those acclimating to rental/new housing. PSH similarly provides rental assistance and case management but for the most vulnerable, chronic homeless persons. Assistance, however, is not time-limited and high-need consumers can permanently remain in PSH units if they choose. Along with emergency shelter and transitional housing, RRH and PSH round out a suite of housing and service options to address housing crises and instability for consumers of all needs.

The strategic plan outlines five larger subject areas including crisis response, housing, homeless systems collaboration, economic opportunity and stability to significantly advance the CoC's vision to prevent and end homelessness for all in the region. Goals include Provide leadership, collaboration and civic engagement; Improve the crisis response system; Increase the production and availability of affordable, permanent housing for low-to-moderate income households; Increase economic opportunities; Improve health and stability.

**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**

As mentioned in MA-30 of this plan, Knox County has a number of services to assist low income individuals and families avoid becoming homeless, including rental and utility assistance provided by the Community Action Committee, as well as CDBG resources provided by the County for the purposes of preventing episodes of homelessness. However, stakeholders note the need for additional resources, especially in light of the trend that churches and faith-based groups that typically provided this type of assistance are no longer able to do so as the need has become too great. Providers will be working toward the goal of enabling people at greatest risk of homelessness to maintain permanent housing through targeted prevention and diversion activities. When homelessness cannot be avoided, CHAMP and providers will connect people with appropriate resources to stabilize them in housing as quickly and effectively as possible. The County will continue to prioritize resources to aid in homelessness prevention efforts.

The CoC's Written Standards for Transition/Discharge Planning include the requirement that all case plans address sustainability in the areas of income, health care, mental health care substance abuse, and housekeeping/life skills. Increasing the number of providers and resources to manage this case planning are critical components to avoid episodes and recurrences of homelessness.

## **SP-65 LEAD BASED PAINT HAZARDS – 91.215(I)**

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

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint. HUD has made the elimination of housing units containing lead-based paint a priority.

All housing assisted with CDBG and/or HOME dollars will be evaluated for the presence of lead-based paint hazards. Interim controls or abatement will be performed on all lead hazards identified during the assessment. The Knoxville/Knox County Community Action Committee's Emergency Repair and Rehabilitation/Reconstruct Programs will address lead-based paint hazards in all properties that receive assistance.

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

The Tennessee Health Department screens children younger than 6 for elevated blood lead levels. In Knox County, specifically, 20.9 percent of children younger than 6 were tested in 2017 (the most recent year data is available); 21 had lead levels greater than 5 micrograms per deciliter, and 10 had lead levels greater than 10 micrograms per deciliter. Information about resources available to prevent lead exposure and institute interim controls where lead hazards are found is provided to households where children have reported elevated blood lead levels. The County's housing rehabilitation program, while it does address lead hazards, is not in direct response to identification of elevated blood lead levels.

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

Any housing rehabilitation project funded with CDBG or HOME dollars is contractually required to follow Lead Based Paint regulatory requirements. Additionally, Knox County maintains a Minor Home Repair Policy and Procedure Manual with which all subrecipients that complete home rehabilitation activities on behalf of the County must comply. The Manual contains a Lead Safe Housing Policy that is reviewed every (3) years and updated, if needed, to comply with federal, state and local lead-based paint regulations.

## **SP-70 ANTI-POVERTY STRATEGY – 91.215(J)**

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

The United Ways of Tennessee published the ALICE (Asset Limited Income Constrained Employed) Report, which identifies households earning more than the Federal Poverty Level, but still less than the basic cost of living. In Knox County (including the City of Knoxville), 20% of households are ALICE while 13% of households are living in poverty. As costs of living continue to increase while wages lag behind, resources and services designed to help households build wealth will be critical.

Knox County is committed to reducing the number of poverty-level and ALICE families within the County and uses the resources of many community partners, including the Knoxville Knox County Community Action Committee, which boasts decades of service to the poor, the working poor, and the homeless in the Knoxville/Knox County community. Resources include housing and energy services, transit assistance, workforce connections, adult education, community leadership, neighborhood centers and services for the elderly.

As well, Knoxville's Community Development Corporation (KCDC) assists households by providing affordable housing units or vouchers. KCDC routinely works to de-concentrate poverty by providing opportunities for voucher holders in low-poverty areas, areas with good employment availabilities and good school districts. To do so, the KCDC implements Small Area Fair Market Rents to encourage voucher holders to seek housing in higher income areas. KCDC received a de-concentration bonus because 70% of households with children participating in the Section 8 program live in low-poverty census tracts. In addition, KCDC offers self-sufficiency programming to assist its residents to build wealth and lift themselves out of poverty.

The County will continue to partner with both CAC and KCDC to continue to prevent households from declining into poverty and to lift current poverty-stricken households out of poverty. In addition, the County intends to target its resources to parts of the county containing pockets of poverty and higher concentrations of low- moderate-income persons. The following goals are established by the County to reduce poverty in the County balance:

- Increase Access to and Quality of Affordable Rental Housing
- Provide Infrastructure to Support the Creation of Affordable Housing
- Provide Home Rehabilitation Assistance
- Provide Services to Maintain/Increase Homeownership



- Provide Homeless Housing and Services
- Provide Services for Persons Exiting Criminal Justice System
- Provide Services in Support of Workforce Development Efforts
- Provide Services for LEP Persons/Refugees

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

The County prioritizes funding for services related to poverty reduction and self-sufficiency, including job training opportunities, housing counseling, and homeownership assistance/foreclosure prevention. To the extent feasible, HOME dollars will be allocated to projects that couple affordable housing development with homebuyer education, case management and supportive services, and linkages to self-sufficiency and employment programming.

### **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**

Knox County uses a risk-based analysis, performance-based system to determine the priorities and frequency with which it monitors subrecipients. Emphasis focuses on ensuring that subrecipients and other partners receiving federal dollars comply with all programmatic requirements, specific grant requirements, and other federal requirements such as the financial standards, regulations that govern Fair Housing and Equal Opportunity, and environmental standards. Every project will be monitored throughout each fiscal year either remotely, on-site, or via the payment of invoices. Public Service projects are monitored on a monthly basis by reports provided by funded agencies for desk-based monitoring. Construction projects are monitored during all phases of the project to ensure applicable regulatory requirements, such as labor standards, contract safety standards, Section 3, MBE/WBE, and FHEO are being complied with by contractors and subcontractors. HOME-assisted construction projects are inspected at completion and once every three years throughout the affordability period. Remote monitorings occur throughout the affordability period.

## EXPECTED RESOURCES

### AP-15 EXPECTED RESOURCES – 91.220(c)(1,2)

#### Introduction

The County anticipates receiving the following amounts (five-year estimates):

- \$1,206,916 in CDBG (\$6,034,580)
- \$430,342 in HOME (\$2,151,710)

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,206,916.00	3,000.00	0.00	1,209,916.00	4,827,664.00	Funds for housing and non-housing community development needs. Remainder available is approximately four times annual allocation.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	430,342.00	3,200.00	0.00	433,542.00	1,721,368.00	Funds for housing development. Remainder available is approximately four times annual allocation.
Other	public - federal	Other	1,768,739.00	0.00	0.00	1,768,739.00	0.00	Knox County CDBG CV-1 and CV-3 allocations

Table 55 - 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 County will continue to partner with other public agencies and non-profit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development. Leveraged resources include, but are not limited to, Continuum of Care dollars, Housing Authority resources, Mental Health, Drug and Alcohol services, and LIHTC. The HOME program requirement of 25% match for every dollar in program funds will be met by the sub-recipient of the HOME funds, including developers and CHDOs. Match may include non-Federal cash contributions and below-market interest rate loans to the project. Developer equity from a LIHTC deal will not be counted as match.

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

While the County does not typically acquire property, through non-payment of property taxes the County may obtain ownership of single-family housing. Selected properties are sold twice annually by a Tax Sale in which developers or individuals are allowed to purchase housing which may be used to house LMI individuals. While no sites are currently identified, there may be future instances in which the County retains ownership and leases to a housing developer for the purpose of creating affordable housing.

**Discussion**

The County will continue to focus its resources on public services and the creation of affordable housing.

## ANNUAL GOALS AND OBJECTIVES

### AP-20 ANNUAL GOALS AND OBJECTIVES

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Quality Affordable Rental Housing	2020	2024	Affordable Housing	Geographic Areas of Need County-Wide	Increase Affordable Rental Housing Opportunities	HOME: \$390,597.00	Rental units constructed: 10 Household Housing Unit
2	Provide Infrastructure to Create Affordable Hsg	2020	2024	Affordable Housing	Geographic Areas of Need County-Wide	Increase Affordable Homeownership Opportunities	CDBG: \$338,000.00	Homeowner Housing Added: 35 Household Housing Unit
3	Provide Home Rehabilitation Assistance	2020	2024	Affordable Housing	Geographic Areas of Need County-Wide	Improve Quality of Existing Housing Stock	CDBG: \$449,680.00	Homeowner Housing Rehabilitated: 70 Household Housing Unit
4	Increase Homeownership	2020	2024	Affordable Housing	Geographic Areas of Need County-Wide	Increase Affordable Homeownership Opportunities	CDBG: \$10,000.00	Public service activities for Low/Moderate Income Housing Benefit: 75 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide Homeless Housing and Services	2020	2024	Homeless	Geographic Areas of Need County-Wide	Provide Homeless Housing and Services	CDBG: \$91,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 3665 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 475 Households Assisted
7	Provide Services for the Elderly/Disabled	2020	2024	Non-Housing Community Development	Geographic Areas of Need County-Wide	Provide a Wide Variety of Public Services	CDBG: \$32,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 105 Persons Assisted
8	Provide Health Services	2020	2024	Non-Homeless Special Needs	County-Wide	Provide a Wide Variety of Public Services	CDBG: \$38,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 1450 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Provide Services for LEP Persons/Refugees	2020	2024	Non-Homeless Special Needs	County-Wide	Provide a Wide Variety of Public Services	CDBG: \$10,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted
12	Planning/Administration	2020	2024	Admin	County-Wide	Planning/Administration	CDBG: \$241,236.00 HOME: \$42,945.00 CDBG-CV: \$206,357.23	Other: 3 Other
13	Provide Public Services in Response to COVID-19	2020	2024	Response to Coronavirus	County-Wide	Provide a Wide Variety of Public Services Planning/Administration	CDBG-CV: \$912,381.77	Public service activities other than Low/Moderate Income Housing Benefit: 3165 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 227 Households Assisted Homeless Person Overnight Shelter: 30 Persons Assisted Other: 2 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Public Facility Upgrades in Response to COVID-19	2020	2024	Response to Coronavirus	County-Wide	Provide Public Facility Upgrades	CDBG-CV: \$650,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted

Table 56 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Increase Quality Affordable Rental Housing
	<b>Goal Description</b>	The County will provide resources to increase the supply of decent, safe, sanitary and accessible rental housing that is affordable to low- moderate-income households. This could be construction of new units or rehabilitation of existing vacant units/buildings into affordable rental units. Activities will include CHDO set-aside project(s).
2	<b>Goal Name</b>	Provide Infrastructure to Create Affordable Hsg
	<b>Goal Description</b>	The County will provide resources for the installation of public infrastructure (water, sewer, streets, sidewalks, utilities) to support the development and creation of new affordable housing units, both rental and homeownership.
3	<b>Goal Name</b>	Provide Home Rehabilitation Assistance
	<b>Goal Description</b>	



4	<b>Goal Name</b>	Increase Homeownership
	<b>Goal Description</b>	The County will provide resources to developers for the creation of new affordable homeownership units. In addition, resources may be available for income-qualified first-time homebuyers by providing down payment and closing cost assistance, housing counseling, foreclosure prevention services to maintain homeownership.
5	<b>Goal Name</b>	Provide Homeless Housing and Services
	<b>Goal Description</b>	While the County does not receive ESG funds, the need exists for the County to support services for households experiencing or at-risk of homelessness within the County balance.
7	<b>Goal Name</b>	Provide Services for the Elderly/Disabled
	<b>Goal Description</b>	The County will allocate CDBG dollars for services and facilities for the elderly, persons with special needs and the disabled.
8	<b>Goal Name</b>	Provide Health Services
	<b>Goal Description</b>	The County will fund a variety of health service activities, including but not limited to, mental health, dental, substance abuse, and other medical services.
11	<b>Goal Name</b>	Provide Services for LEP Persons/Refugees
	<b>Goal Description</b>	
12	<b>Goal Name</b>	Planning/Administration
	<b>Goal Description</b>	
13	<b>Goal Name</b>	Provide Public Services in Response to COVID-19
	<b>Goal Description</b>	

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14	<b>Goal Name</b>	Public Facility Upgrades in Response to COVID-19
	<b>Goal Description</b>	To meet the increased demand for public services due to the coronavirus, the County will allocate CDBG funding towards the expansion and improvement of public facilities.

## PROJECTS

### AP-35 PROJECTS – 91.220(D)

#### Introduction

The County conducted a competitive application process to determine projects that would receive an allocation of CDBG and HOME resources.

#### Fourth Substantial Amendment:

Knox County will be requesting cancellation of the CV-3 *McNabb CenterPointe Expansion (project 27 below and IDIS project 647)* project, originally funded with \$650,000 in CDBG-CV funds. Drawdown funds will be requested to be moved to CDBG-CV Admin (IDIS Activity 648). The CenterPointe expansion is recommended for cancellation due to unforeseen construction costs and delays.

Additionally, Knox County will reallocate CDBG-CV funds in the amount of \$523,035.40. The following organizations will receive funding through the reallocated CDBG-CV fund.

- **Angelic Ministries:** \$53,619 will be allocated for Angelic Ministries' Supportive and Sober housing program. Funding will provide rental and utility assistance for substance use recovery residents in Knox County.
- **CONNECT Ministries:** \$70,000 will be allocated to CONNECT for its Good Neighbors program. CDBG-CV funds will be utilized to provide case management to Knox County residents.
- **InterFaith Health Clinic** (project 23 below): an additional \$75,000 will be allocated to InterFaith Health Clinic to provide accessible, affordable, and quality healthcare services to the low-income, working uninsured residents of Knox County. This will increase the project funding to \$175,000.
- **Knoxville Leadership Foundation:** \$114,416.40 will be allocated to Knoxville Leadership Foundation's housing stability programs. Funding will provide valuable housing navigation and case management assistance to youth aging out of foster care and pathways to homeownership to other at-risk individuals and families in Knox County.
- **Metro Drug Coalition:** \$50,000 will be allocated to Metro Drug Coalition for its Recovery Housing Fund. The Recovery Housing Fund provides sober living housing deposits for homeless individuals released from a treatment facility and released inmates in recovery for Knox County residents.
- **Volunteer Ministry Center:** \$160,000 will be allocated to the Volunteer Ministry Center's Street Outreach program. The Street Outreach program will utilize CDBG-CV funding to provide outreach to the Knox County homeless population.

#### Fifth Substantial Amendment:

Knox County will allocate CDBG-CV funds in the amount of \$60,000 to an existing project and a new

project in the PY 2020 Annual Action Plan.

- **The Restoration House:** \$30,000 will be allocated for a new project for The Restoration House On Belay Youth Development Program. Funding will provide after-school and summer youth programming to children from low-income single-parent families living in The Restoration House's supportive housing.
- **Sacred Ground Hospice Care:** \$30,000 will be added to the existing project Sacred Ground Hospice Care. Sacred Ground provides low-moderate income individuals the end-of-life care they would not normally have been able to afford.

## Projects

#	Project Name
1	Health Care Services-Knoxville Academy of Medicine
2	Services for Homeless-Recidivism Prevention
3	Homebuyer Counseling/Foreclosure Prevention
4	Services for Seniors/Disabled-Breakthrough Corporation
5	Language Integration Services for Refugees
6	Infrastructure Improvements-Habitat for Humanity
7	CAC Knox County Sustainable Housing Repair
8	Housing Services
9	NHI Operation Backyard Minor Home Repair
10	HOME Rental Development Project
11	HOME Development Project-CHDO
12	CDBG Administration
13	HOME Administration
14	Services for Seniors/Disabled-KHP Homesource East TN
15	UT-HMIS
16	Homeless Prevention Services-VMC
17	Health Care Services-VMC Dental Clinic
18	Homeless Services-CAC Outreach Coordinator
19	CV-VMC Guest House
20	CV-CAC Mortgage/Rent/Utility Program
21	CV-Centro Hispano Mortgage/Rent/Utility Program
22	CV-VMC Mortgage/Rent/Utility Program
23	CV-3 Interfaith - Health Services
24	CV-3 McNabb Center Behavioral Health Counseling
25	CV-3 CAC - Housing Assistance Specialist
26	CV-3 CDBG-CV Administration
27	CV-3 McNabb Center CenterPointe Expansion
28	CV-KAPA Medical Services

#	Project Name
29	CV-SCHAS Meal Delivery Service
30	CV-Future Project
31	CV - Sacred Ground Hospice Care
32	CV- Angelic Ministries
33	CV- CONNECT Ministries
34	CV- Knoxville Leadership Foundation
35	CV- Metro Drug Coalition
36	CV- VMC Street Outreach
37	CV- The Restoration House

**Table 57 – Project Information**

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

Federal funds are intended to provide low- and moderate-income (LMI) households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. The system for establishing the priority for the selection of these projects in Knox County is predicated upon the following criteria:

- Focusing on LMI/high poverty areas or neighborhoods
- Meeting the needs of LMI residents and responding to expressed needs
- Sustainability and/or long-term impact
- Coordinating and leveraging of resources
- The ability to demonstrate measurable progress and success
- Meeting the statutory requirements of the CDBG program

Priority CDBG funding areas include areas where the percentage of LMI persons is 51% or higher and where poverty exceeds 20%.

## AP-38 PROJECT SUMMARY

### Project Summary Information

1	<b>Project Name</b>	Health Care Services-Knoxville Academy of Medicine
	<b>Target Area</b>	Geographic Areas of Need County-Wide
	<b>Goals Supported</b>	Provide Health Services
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG: \$20,000.00
	<b>Description</b>	Project would provide Knoxville Academy of Medicine funding to provide medical and other health services for low- moderate-income individuals.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,100 persons are expected to benefit from the proposed activities
	<b>Location Description</b>	
	<b>Planned Activities</b>	Health Services Matrix Code 05M
2	<b>Project Name</b>	Services for Homeless-Recidivism Prevention
	<b>Target Area</b>	Geographic Areas of Need County-Wide
	<b>Goals Supported</b>	Provide Homeless Housing and Services
	<b>Needs Addressed</b>	Provide Homeless Housing and Services
	<b>Funding</b>	CDBG: \$20,000.00
	<b>Description</b>	Project involves funding for the Knox County Public Defender's Community Law Office to provide case management to prevent recidivism for homeless individuals.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	140 homeless persons will benefit from the proposed activities

	<b>Location Description</b>	
	<b>Planned Activities</b>	Legal Services Matrix Code 05C
<b>3</b>	<b>Project Name</b>	Homebuyer Counseling/Foreclosure Prevention
	<b>Target Area</b>	Geographic Areas of Need County-Wide
	<b>Goals Supported</b>	Increase Homeownership
	<b>Needs Addressed</b>	Increase Affordable Homeownership Opportunities Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	Funds will be provided to the Knoxville Area Urban League to support homebuyer counseling and foreclosure prevention activities
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	75 households are expected to benefit from the proposed activities.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Housing Counseling to support homeowner and foreclosure prevention activities. HUD Matrix Code 05U
<b>4</b>	<b>Project Name</b>	Services for Seniors/Disabled-Breakthrough Corporation
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Services for the Elderly/Disabled
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG: \$20,000.00
	<b>Description</b>	Funds will be used to employment services for adults with autism.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	35 persons are anticipated to benefit from the proposed activities.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Senior Services Matrix Code 05A

5	<b>Project Name</b>	Language Integration Services for Refugees
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Services for LEP Persons/Refugees
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	This project would provide interpretation services needed to make case management, education, housing, healthcare and economic opportunities equally available to this sector of the population and enable full integration into the community.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	75 persons are expected to be assisted by the proposed activities.
	<b>Location Description</b>	
	<b>Planned Activities</b>	HUD Matrix Code 05Z
6	<b>Project Name</b>	Infrastructure Improvements-Habitat for Humanity
	<b>Target Area</b>	Geographic Areas of Need
	<b>Goals Supported</b>	Provide Infrastructure to Create Affordable Hsg
	<b>Needs Addressed</b>	Increase Affordable Homeownership Opportunities
	<b>Funding</b>	CDBG: \$338,000.00
	<b>Description</b>	Funds will be provided to Habitat for Humanity to install public infrastructure (streets, sidewalks, etc) in a new subdivision meant for occupancy by low- moderate-income households.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	35 low- moderate households are expected to benefit from the proposed activities
	<b>Location Description</b>	



	<b>Planned Activities</b>	Funds will be provided to Habitat for Humanity to install public infrastructure (streets, sidewalks, etc) in a new subdivision meant for occupancy by low- moderate-income households. HUD Matrix Code: 03K
7	<b>Project Name</b>	CAC Knox County Sustainable Housing Repair
	<b>Target Area</b>	Geographic Areas of Need County-Wide
	<b>Goals Supported</b>	Provide Home Rehabilitation Assistance
	<b>Needs Addressed</b>	Improve Quality of Existing Housing Stock
	<b>Funding</b>	CDBG: \$350,000.00
	<b>Description</b>	Funds will be provided for rehabilitation of existing owner-occupied housing units.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50 households are expected to receive assistance via the proposed activities.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Housing Rehabilitation HUD Matrix Code: 14A
8	<b>Project Name</b>	Housing Services
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Home Rehabilitation Assistance
	<b>Needs Addressed</b>	Improve Quality of Existing Housing Stock
	<b>Funding</b>	CDBG: \$49,680.00
	<b>Description</b>	Funds will be provided for delivery costs associated with the CAC Knox County home rehabilitation program. Delivery items include inspection, staff costs, work write up preparation and other activities associated with the implementation of the housing rehabilitation program.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50 households are expected to receive assistance via the proposed activities.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Housing Rehabilitation Administration HUD Matrix Code: 14H
9	<b>Project Name</b>	NHI Operation Backyard Minor Home Repair
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Home Rehabilitation Assistance
	<b>Needs Addressed</b>	Improve Quality of Existing Housing Stock
	<b>Funding</b>	CDBG: \$50,000.00
	<b>Description</b>	Funds will be provided for rehabilitation of existing housing units.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 households are expected to receive assistance via the proposed activities.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Housing Rehabilitation HUD Matrix Code: 14A
10	<b>Project Name</b>	HOME Rental Development Project
	<b>Target Area</b>	Geographic Areas of Need County-Wide
	<b>Goals Supported</b>	Increase Quality Affordable Rental Housing Increase Homeownership
	<b>Needs Addressed</b>	Increase Affordable Rental Housing Opportunities Increase Affordable Homeownership Opportunities
	<b>Funding</b>	HOME: \$326,030.00
	<b>Description</b>	Funds will be provided to a housing developer for the purposes of creating affordable units in the County.
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 10 new units will be created as a result of the proposed activities.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Funds will be provided to a housing developer for the purposes of creating affordable units in the County.
<b>11</b>	<b>Project Name</b>	HOME Development Project-CHDO
	<b>Target Area</b>	Geographic Areas of Need County-Wide
	<b>Goals Supported</b>	Increase Quality Affordable Rental Housing Increase Homeownership
	<b>Needs Addressed</b>	Increase Affordable Rental Housing Opportunities Increase Affordable Homeownership Opportunities
	<b>Funding</b>	HOME: \$64,567.00
	<b>Description</b>	Funds will be provided to a certified CHDO for the purposes of creating affordable housing units in the County.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 2 new HOME-assisted units will be created as a result of the proposed activity.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Funds will be provided to a CHDO for the purposes of creating affordable housing units in the County.
<b>12</b>	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Planning/Administration
	<b>Needs Addressed</b>	Planning/Administration
	<b>Funding</b>	CDBG: \$241,236.00
	<b>Description</b>	Funds will be used for CDBG program administration, planning, and management costs.

	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All County residents will benefit from the proposed administration of the program.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Activities include program management, oversight and planning. Matrix Code: 21A General Program Administration
13	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Planning/Administration
	<b>Needs Addressed</b>	Planning/Administration
	<b>Funding</b>	HOME: \$42,945.00
	<b>Description</b>	Funds will be used for HOME program administration, planning, and management costs.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All County residents will benefit from the proposed administration of the program.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Activities include program management, oversight and planning.
14	<b>Project Name</b>	Services for Seniors/Disabled-KHP Homesource East TN
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Services for the Elderly/Disabled
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG: \$12,000.00
	<b>Description</b>	Project would provide funding to KHP Homesource East Tennessee for the coordination of care and services for low-income seniors.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 70 low-income seniors will benefit from the proposed activities.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Senior Services Matrix Code 05 A
15	<b>Project Name</b>	UT-HMIS
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Homeless Housing and Services
	<b>Needs Addressed</b>	Provide Homeless Housing and Services
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	Project provides funding support for the University of Tennessee at Knoxville HMIS, which provides community-wide reporting on persons entering the homeless continuum.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 3500 persons will benefit from the proposed activity.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Operating Costs Matrix Code 03T
16	<b>Project Name</b>	Homeless Prevention Services-VMC
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Homeless Housing and Services
	<b>Needs Addressed</b>	Provide Homeless Housing and Services
	<b>Funding</b>	CDBG: \$15,000.00
	<b>Description</b>	Project provides homeless prevention/housing retention services.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 475 households will benefit from the proposed activity.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Homeless Prevention Matrix Code 05Q
17	<b>Project Name</b>	Health Care Services-VMC Dental Clinic
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Health Services
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG: \$18,000.00
	<b>Description</b>	Project provides funding for a dental clinic to provide services to low and moderate income, uninsured persons.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 350 persons will benefit from the proposed activity.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Health Services Matrix Code 05M
18	<b>Project Name</b>	Homeless Services-CAC Outreach Coordinator
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Homeless Housing and Services
	<b>Needs Addressed</b>	Provide Homeless Housing and Services
	<b>Funding</b>	CDBG: \$46,000.00
	<b>Description</b>	Project provides funding for homeless outreach activities focusing on Knox County's public facilities.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 25 persons will benefit from the proposed activity.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Housing referral and education Matrix Code 05X
19	<b>Project Name</b>	CV-VMC Guest House
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$50,000.00
	<b>Description</b>	Quarantine facility for homeless individuals with positive/pending COVID-19 testing
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Activity is estimated to benefit 30 homeless individuals
	<b>Location Description</b>	511 N. Broadway, Knoxville, Tennessee 37917
	<b>Planned Activities</b>	The County will provide \$50,000.00 in CDBG Coronavirus (CDBG-CV) Funds to the Volunteer Ministry Center for operating expenses for the Guest House II which provides a quarantine environment for individuals who are awaiting results from a recently administered COVID-19 test and/or received a positive COVID-19 test and have no other confirmed place to quarantine or isolate. Two (2) staff members will be present 24 hours a day augmented with on-call clinical supervision and on-site security. Each guest will have a private apartment that includes a bathroom and sleeping quarters.
20	<b>Project Name</b>	CV-CAC Mortgage/Rent/Utility Program
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$230,000.00

	<b>Description</b>	Provide mortgage/rent/utility payments for individuals/families impacted by COVID-19. In September 2022, \$155,000.00 of the initial \$385,000 award was recaptured from this Project due to the release of the U.S. Department of the Treasury's Emergency Rental Assistance Program. The need for rental and utility assistance using CDBG-CV funding dropped significantly, and the recaptured dollars will be re-allocated to other projects to respond to coronavirus.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimate of 75 individuals/households will benefit from this project
	<b>Location Description</b>	2247 Western Avenue, Knoxville, Tennessee 37921.
	<b>Planned Activities</b>	<p>The County will provide \$385,000.00 in CDBG Coronavirus (CDBG-CV) Funds to the Community Action Committee for mortgage/rent/utility payment assistance for 75 households directly impacted by the COVID-19 pandemic.</p> <p>Awardee will ensure assistance is limited to applicants who have experienced financial loss as a direct impact of the COVID-19 pandemic and require assistance to maintain a suitable living environment. Assistance may only be provided to low and moderate-income individuals/families residing within Knox County, outside the boundaries of the City of Knoxville and the Town of Farragut.</p> <p>Once applicants are approved, the awardee will authorize payments for either mortgage or rent assistance and/or utility assistance for up to a 6-month consecutive period. Assistance is available for payments due after March 12, 2020 (the date of the first COVID-19 case in Knox County).</p>
21	<b>Project Name</b>	CV-Centro Hispano Mortgage/Rent/Utility Program
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$5,568.00



	<b>Description</b>	Provide mortgage/rent/utility payments for individuals/families impacted by COVID-19. In October 2021, \$94,431.24 of the initial \$100,000 award was recaptured from this Project due to the release of the U.S. Department of the Treasury's Emergency Rental Assistance Program. The need for rental and utility assistance using CDBG-CV funding dropped significantly, and the recaptured dollars will be re-allocated to other projects to respond to coronavirus.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 18 individuals/households assisted with this project
	<b>Location Description</b>	2455 Sutherland Avenue, Suite D, Knoxville, Tennessee 37919.
	<b>Planned Activities</b>	<p>The County will provide \$100,000.00 in CDBG Coronavirus (CDBG-CV) Funds to Centro Hispano De East Tennessee for mortgage/rent/utility payment assistance for 18 households directly impacted by the pandemic.</p> <p>Awardee will ensure assistance is limited to applicants who have experienced financial loss as a direct impact of the COVID-19 pandemic and require assistance to maintain a suitable living environment. Assistance may only be provided to low and moderate-income individuals/families residing within Knox County, outside the boundaries of the City of Knoxville and the Town of Farragut.</p> <p>Once applicants are approved, the awardee will authorize payments for either mortgage or rent assistance and/or utility assistance for up to a 6-month consecutive period. Assistance is available for payments due after March 12, 2020 (the date of the first COVID-19 case in Knox County).</p>
<b>22</b>	<b>Project Name</b>	CV-VMC Mortgage/Rent/Utility Program
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$81,899.77

	<b>Description</b>	Provide mortgage/rent/utility payments for individuals/families impacted by COVID-19. In September 2022, \$93,197.23 of the initial \$175,097 award was recaptured from this Project due to the release of the U.S. Department of the Treasury's Emergency Rental Assistance Program. The need for rental and utility assistance using CDBG-CV funding dropped significantly, and the recaptured dollars will be re-allocated to other projects to respond to coronavirus.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 34 individuals/households will be served by this project.
	<b>Location Description</b>	511 N. Broadway, Knoxville, Tennessee 37917.
	<b>Planned Activities</b>	<p>The County will provide \$175,097 in CDBG Coronavirus (CDBG-CV) Funds to the Volunteer Ministry Center for mortgage/rent/utility payment assistance for 34 households directly impacted by the pandemic.</p> <p>Awardee will ensure assistance is limited to applicants who have experienced financial loss as a direct impact of the COVID-19 pandemic and require assistance to maintain a suitable living environment. Assistance may only be provided to low and moderate-income individuals/families residing within Knox County, outside the boundaries of the City of Knoxville and the Town of Farragut.</p> <p>Once applicants are approved, the awardee will authorize payments for either mortgage or rent assistance and/or utility assistance for up to a 6-month consecutive period. Assistance is available for payments due after March 12, 2020 (the date of the first COVID-19 case in Knox County).</p>
<b>23</b>	<b>Project Name</b>	CV-3 Interfaith - Health Services
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$175,000.00

	<b>Description</b>	Health Services for individuals in response to COVID-19 including COVID-19 vaccinations, COVID-19 testing and other health services provided in response to and due to increase in services required due to COVID-19. InterFaith - Health Services project was originally funded at \$100,000 in PY2021. Knox County will be allocating an additional \$75,000 to the project bringing the total project funding to \$175,000 of CDBG-CV funds. Additionally, the Goal Outcome Indicator for Public service activities other than Low/Moderate Income Housing Benefit has been reduced from 2,000 to 1,280 to account for those already served (in PY21 and PY22) and the new additional goal of 400 individuals.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	315 Gill Avenue, Knoxville, Tennessee 37917
	<b>Planned Activities</b>	Health Services for individuals in response to COVID-19 including COVID-19 vaccinations, COVID-19 testing and other health services provided in response to and due to increase in services required due to COVID-19.
<b>24</b>	<b>Project Name</b>	CV-3 McNabb Center Behavioral Health Counseling
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$200,000.00
	<b>Description</b>	Behavioral Health Counseling outreach program reaching those most affected by COVID-19.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	The services are community based.

	<b>Planned Activities</b>	Outreach services to Knox County Schools and Knox County Churches targeting the most vulnerable families affected by COVID-19. This program will seek to serve children, adults and seniors by identifying individuals in need of services and then to actively reach out to provide help.
25	<b>Project Name</b>	CV-3 CAC - Housing Assistance Specialist
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$120,000.00
	<b>Description</b>	The Housing Assistance Specialist will help with housing programs for those directly impacted by the pandemic.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	2247 Western Ave, Knoxville TN
	<b>Planned Activities</b>	The Housing Assistance Specialist will help with housing programs for those directly impacted by the pandemic.
26	<b>Project Name</b>	CV-3 CDBG-CV Administration
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Planning/Administration
	<b>Needs Addressed</b>	Planning/Administration
	<b>Funding</b>	CDBG-CV: \$206,357.23
	<b>Description</b>	Funds will be used for CDBG CV-3 program administration, planning, and management costs.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	
	<b>Planned Activities</b>	Activities include program management, oversight and planning.
27	<b>Project Name</b>	CV-3 McNabb Center CenterPointe Expansion
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Public Facility Upgrades in Response to COVID-19
	<b>Needs Addressed</b>	Provide Public Facility Upgrades
	<b>Funding</b>	CDBG-CV: \$650,000.00
	<b>Description</b>	The public facility expansion will meet the need for substance misuse treatment that has seen a significant increase during the COVID-19 pandemic. Knox County will be requesting cancellation of the CV-3 McNabb CenterPointe Expansion project, originally funded with \$650,000 in CDBG-CV funds. Drawdown funds, in the amount of \$4,200 will be requested to be moved to CDBG-CV Admin (IDIS Activity 648). The CenterPointe expansion is recommended for cancellation due to unforeseen construction costs and delays.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Subrecipient will provide in-patient treatment to 400 individuals in the year following completion of construction.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Nineteen additional beds will be made available for residential substance misuse treatment for low- to moderate-income individuals. Previously, this project was funded with \$400,000 in CDBG-CV dollars. Due to increased construction, labor, and materials costs, Knox County intends to increase the total funding to \$650,000.
28	<b>Project Name</b>	CV-KAPA Medical Services
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$26,914.00
	<b>Description</b>	Subrecipient will provide medical services to meet the increased demand for assistance in relation to the coronavirus.

	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 950 individuals will receive medical services.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Subrecipient will provide medical attention to individuals without health insurance and may be at a higher risk of contracting the coronavirus.
<b>29</b>	<b>Project Name</b>	CV-SCHAS Meal Delivery Service
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$38,000.00
	<b>Description</b>	Subrecipient will deliver nutritional and household items to elderly County residents that are at-risk of negative health outcomes associated with the coronavirus.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A minimum of 80 individuals will have food and household items delivered to their homes to minimize their contraction of coronavirus.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Subrecipient will deliver household and food items to elderly residents to minimize their need to leave their residence and decreasing their potential exposure to COVID-19.
<b>30</b>	<b>Project Name</b>	CV-Future Project
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	:
	<b>Description</b>	TBD - will allocate remainder CDBG-CV funds at a later date

	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBD
	<b>Location Description</b>	
	<b>Planned Activities</b>	The remaining CDBG-CV funds will be allocated at a later date.
<b>31</b>	<b>Project Name</b>	CV - Sacred Ground Hospice Care
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$104,999.00
	<b>Description</b>	Project will provide funding in support of a program for coordinating medical services for 15 individuals, which meets the increased demand for services since the onset of the pandemic.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated number of 25 uninsured or underinsured individuals will receive end-of-life hospice care.
	<b>Location Description</b>	1120 Dry Gap Pike
	<b>Planned Activities</b>	Awardee will provide end-of-life hospice care to uninsured and underinsured Knox County residents.
<b>32</b>	<b>Project Name</b>	CV- Angelic Ministries
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$53,619.00
	<b>Description</b>	Awardee will provide housing services for 20 persons with substance abuse issues for 3 months address the increase in substance misuse in the community since the start of the COVID-19 pandemic.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 low-moderate income individuals/families residing within Knox County, outside the boundaries of the City of Knoxville and the Town of Farragut.
	<b>Location Description</b>	1317 N. Central Street, Knoxville, TN 37917
	<b>Planned Activities</b>	Awardee will utilize funding to provide rental and utility assistance for substance use recovery residents.
<b>33</b>	<b>Project Name</b>	CV- CONNECT Ministries
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$70,000.00
	<b>Description</b>	Awardee will provide case management, utility, and rental assistance through its Good Neighbors Program
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Awardee will assist applicants who have experience financial loss as a direct impact of the COVID-19 pandemic. May only provide assistance to low-moderate income individuals/families residing within Knox County, outside the boundaries of the City of Knoxville and the Town of Farragut.
	<b>Location Description</b>	3615 Martin Luther King Jr. Avenue, Knoxville, TN 37914
	<b>Planned Activities</b>	Awardee will provide case management, utility, and rental assistance.
<b>34</b>	<b>Project Name</b>	CV- Knoxville Leadership Foundation
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$114,416.00
	<b>Description</b>	Awardee will provide case management and housing navigation services
	<b>Target Date</b>	



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assistance will be provided to those who have experienced financial loss as a direct impact of the COVID-19 pandemic. Assistance may only be provided to low-moderate income individuals/families residing in Knox County, outside the boundaries of the City of Knoxville and the Town of Farragut.
	<b>Location Description</b>	318 N. Gay Street, Suite 210, Knoxville, TN 37917
	<b>Planned Activities</b>	Awardee will provide valuable housing navigation and case management assistance to youth aging out of the foster care and pathways to homeownership to other at-risk individuals and families in Knox County.
35	<b>Project Name</b>	CV- Metro Drug Coalition
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$50,000.00
	<b>Description</b>	Awardee will provide recovery housing scholarships to a minimum of 150 individuals in response to COVID-19.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Awardee will assist a minimum of 150 individuals that have experienced financial loss as a direct impact of COVID-19. Assistance may only be provided to low-moderate income individuals/families residing in Knox County, outside the boundaries of the City of Knoxville and the Town of Farragut.
	<b>Location Description</b>	4930 Lyons View Pike, Knoxville, TN 37919
	<b>Planned Activities</b>	Awardee will provide recovery housing rental deposits to individuals with low-moderate income that have been recently released from incarceration or substance misuse treatment.
36	<b>Project Name</b>	CV- VMC Street Outreach
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Homeless Housing and Services Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services Provide Homeless Housing and Services
	<b>Funding</b>	CDBG-CV: \$160,000.00

	<b>Description</b>	Awardee will provide programs responding to the increase in homelessness resulting from the negative impacts COVID-19 has had on residents of Knox County in coordination with the Knoxville-Knox County Office of Housing Stability.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Awardee will provide street outreach to 80 individuals and CHAMP assessments to 300 individuals experience homelessness.
	<b>Location Description</b>	511 N. Broadway, Knoxville, TN 37917
	<b>Planned Activities</b>	Awardee will participate in the Knoxville-Knox County Homeless Outreach Collaborative and use the approved CHAMP assessment tool to objectively rate homeless individuals and ensure accurate data is reported in the HMIS system.
<b>37</b>	<b>Project Name</b>	CV- The Restoration House
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Public Services in Response to COVID-19
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services
	<b>Funding</b>	CDBG-CV: \$30,000.00
	<b>Description</b>	After-school and summer youth programming to children from low income single-parent families
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	40 extremely low and low income single mother families.
	<b>Location Description</b>	2205 Village Place Way, Knoxville, TN 37923
	<b>Planned Activities</b>	Child care 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**

Federal funds are intended to provide low and moderate income (LMI) households with viable

communities, including decent housing, a suitable living environment and expanded economic opportunities. Priority CDBG funding areas include areas where the percentage of LMI persons is 51% or higher or where poverty exceeds 20%.

### Geographic Distribution

Target Area	Percentage of Funds
Geographic Areas of Need	32
County-Wide	68

**Table 58 - Geographic Distribution**

### Rationale for the priorities for allocating investments geographically

Federal funds are intended to provide low and moderate income (LMI) households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. The system for establishing the priority for the selection of these projects in Knox County is predicated upon the following criteria:

- Focusing on LMI/high poverty areas or neighborhoods
- Meeting the needs of LMI residents and responding to expressed needs
- Sustainability and/or long-term impact
- Coordinating and leveraging of resources
- The ability to demonstrate measurable progress and success
- Meeting the statutory requirements of the CDBG program

Priority CDBG funding areas include areas where the percentage of LMI persons is 51% or higher or where poverty exceeds 20%.

### Discussion

## AFFORDABLE HOUSING

### AP-55 AFFORDABLE HOUSING – 91.220(G)

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	117
Total	117

Table 59 - 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	47
Rehab of Existing Units	70
Acquisition of Existing Units	0
Total	117

Table 60 - One Year Goals for Affordable Housing by Support Type

#### Discussion

### AP-60 PUBLIC HOUSING – 91.220(H)

#### Introduction

Knoxville’s Community Development Corporation is the Public Housing Authority for the City of Knoxville and Knox County. KCDC owns and manages more than 3,700 units throughout the County. All but three of the developments in the KCDC portfolio have converted to project-based vouchers under the Rental Assistance Demonstration Program. The last three of the developments will be converted within the next 18 months.

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

During the next year, the KCDC will continue conversion of its public housing units to project based vouchers under the Rental Assistance Demonstration Program. During the conversion, capital improvements will be made to all units, or new units will be constructed to replace existing public housing.

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

As KCDC phases out its public housing, participation in tenant councils and resident advisory boards may

fade. Educating residents on the purpose of the tenant councils and resident advisory boards, and how their feedback will be used to inform planning efforts, can help encourage participation. The KCDC will continue to promote self-sufficiency in its programming as a means to encourage asset development. In addition, KCDC will provide training, education and incentives to encourage residents to care for their property. KCDC will also continue to promote and encourage participation in its homeownership program.

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

The PHA is not troubled.

**AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES – 91.220(I)**  
**Introduction**

Knox County supports the efforts of the local Continuum of Care to address the needs of homeless persons and also provides CDBG resources on provision of both public services and housing to assist the homeless. Knox County may refer eligible clients, including those that are homeless, to the Knoxville's Community Development Corporation for housing vouchers. Additionally, the County will fund projects to address the special needs populations in both public service funding as well as housing.

**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**

The Knoxville-Knox County Continuum of Care implemented the Coordinated Housing Assessment and Match Plan (CHAMP) in order to assess the unique needs, barriers and strengths of persons experiencing housing crises and then refer them to resources, services and housing best suited for addressing those needs and barriers. CHAMP is intended for street homeless, persons in an emergency shelter, persons attempting to flee domestic violence, and persons exiting institutions where the institutional stay was 90 days or less and the person was homeless prior to institutionalization. When households or individuals present to the Continuum, the household is assessed using a vulnerability index to determine the type of housing intervention that will most adequately address its need.

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

KnoxHMIS captures Point in Time data, Systems Performance Measures and Coordinated Entry data to evaluate and understand the emergency needs of persons in the County experiencing homelessness. While no longer a priority at the federal level, there are transitional housing needs that still exist in the County, in addition to robust case management services. Knox County does not receive

Emergency Solutions Grant funding to directly support emergency shelter and transitional housing needs in the County balance; however, the information generated by the KnoxHMIS will be used to inform Annual Plan goals as well as CDBG and HOME budget and planning processes.

**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**

As the Knoxville/Knox County homelessness response system's "Front Door", CHAMP streamlines access and referral to the other components of the system to shorten the amount of time and number of referrals standing between homeless households and housing assistance.

According to the 2014 Knoxville-Knox County Continuum of Care Plan to Address Homelessness, providers agreed that the solution to homelessness is a collaborative response to creating new housing opportunities while increasing economic opportunities to foster stability. Providers generally concur that Housing First works, but there is a shortage of units. RRH is the newest housing model that provides move-in financial assistance, short-term rental assistance, and case management services to help homeless consumers find rental housing and work with case managers to stabilize in their new homes. PSH similarly provides rental assistance and case management but for the most vulnerable, chronic homeless persons. Assistance, however, is not time-limited, and high-need consumers can permanently remain in PSH units if they choose. Along with emergency shelter and transitional housing, RRH and PSH round out a suite of housing and service options to address housing crisis and instability for consumers of all needs.

The County will utilize CDBG dollars to support housing services, including homeless services, and expects to assist 3,665 persons in FY2020.

**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**

As mentioned in MA-30 of this plan, Knox County has a number of services to assist low-income individuals and families avoid becoming homeless, including rental and utility assistance provided by the Volunteer Ministry Center. Providers will be working toward the goal of enabling people at greatest risk of homelessness to maintain permanent housing through targeted prevention and diversion

activities. When homelessness cannot be avoided, CHAMP and providers will connect people with appropriate resources to stabilize them in housing as quickly and effectively as possible.

The County will utilize CDBG dollars for homeless prevention services, offering rental assistance to households facing foreclosure or eviction. The County expects to assist 475 households avoid experiencing homelessness in 2020.

## **AP-75 BARRIERS TO AFFORDABLE HOUSING – 91.220(J)**

### **Introduction:**

One of the greatest barriers to creating affordable housing is escalating costs of development. Increases in costs are often passed to the buyer, effectively pricing low- moderate-income buyers out of the market for what was meant to be an affordable home.

In addition, the County recently completed an Analysis of Impediments to Fair Housing Choice (AI). The County will insert its Fair Housing Action Plan once the AI is finalized and prior to submission to HUD.

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

The AI identified the following barriers and suggestions for ways to remove those barriers:

**Limited Market Availability** The County should continue to expand affordable housing options for very low, low- and moderate-income residents, including public housing residents and homeless persons who seek to move into subsidized private housing. In addition, the creation of a landlord mitigation fund should be considered to encourage landlord participation in the Section 8 and other subsidized housing programs.

**Transportation corridors are not connected and integrated in LMI residential areas and employment centers** 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

**Mortgage lending denial rates are high among certain races** 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. KCDC's initiatives address this recommendation and we highly recommend that they should keep working and expand their scope and services.

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.

To address these barriers, the County will utilize FY 2020 CDBG dollars for financial education for homebuyers and to support infrastructure expenses associated with the creation of new homeownership opportunities. In addition, the County will reserve 2020 CDBG dollars for language integration services to aid LEP persons.

## **AP-85 OTHER ACTIONS – 91.220(K)**

### **Actions planned to address obstacles to meeting underserved needs**

Knox County will continue to address the obstacles to meeting underserved needs through ongoing programs, including providing essential services for special needs populations and the homeless. The County does not plan to fund infrastructure needs that do not simultaneously create affordable housing units during FY2020 but will support efforts made throughout the County to ensure adequate public infrastructure and facilities are available.

### **Actions planned to foster and maintain affordable housing**

The County will provide CDBG dollars for housing services, homeless prevention activities and preservation of existing, naturally occurring affordable housing through multiple home rehabilitation programs. The County will also support infrastructure development that anticipates the creation of 35



new affordable homeownership units in the County.

### **Actions planned to reduce lead-based paint hazards**

Through the implementation of its rehabilitation programs, the County will ensure interim controls are implemented to reduce the lead-based paint hazards in the County's existing housing stock. All housing assisted with CDBG and/or HOME dollars will be evaluated for the presence of lead-based paint hazards. Interim controls or abatement will be performed on all lead hazards identified during the assessment. The Knoxville/Knox County Community Action Committee's Emergency Repair and Rehabilitation/Reconstruct Programs will address lead-based paint hazards in all properties that receive assistance.

The County will provide FY2020 funding for two rehabilitation programs expected to serve 70 households.

### **Actions planned to reduce the number of poverty-level families**

The County prioritizes funding for services related to poverty reduction and self-sufficiency, including housing counseling and homeownership assistance/foreclosure prevention. To the extent feasible, HOME dollars will be allocated to projects that couple affordable housing development with homebuyer education, case management and supportive services, and linkages to self-sufficiency and employment programming.

In addition, the Knoxville Community Development Corporation (KCDC) will continue to offer the Section 8 and public housing homeownership programs, which offer assistance for current residents to convert their rental assistance to mortgage assistance. In addition, the KCDC will continue the Family Self Sufficiency program to assist residents with improving wealth and provide budgeting and other services to promote self-sufficiency.

Knoxville/Knox County Community Action Committee will continue providing its adult education and employment services designed to lift households out of poverty.

### **Actions planned to develop institutional structure**

The largest gap in the delivery of services to low- moderate-income households is the lack of adequate funding to address the housing and community development needs of the City as well as an insufficient supply of providers able to deliver the necessary services. The County will utilize its CDBG and HOME resources to support the delivery of services to special needs populations, including those experiencing or at-risk of homelessness. In addition, the County will support efforts to develop new resources and methods for service delivery to meet the changing needs of homeless and special needs populations.

### **Actions planned to enhance coordination between public and private housing and social**

**service agencies**

The County will continue to coordinate with Knoxville's Community Development Corporation, which serves as the local Public Housing Authority, Habitat for Humanity, and HomeSource east tennessee, on affordable housing priorities and activities as well as self-sufficiency programming. The County participates in the Knoxville/Knox County Continuum of Care and will continue to consult with the CoC on homelessness issues including emergency shelter, permanent supportive housing and rapid rehousing activities.

The largest gap in the delivery of services to low- moderate-income households is the lack of adequate funding to address the housing and community development needs of the County. The County will provide resources to address a variety of housing and service needs in FY 2020 and as such will continue to coordinate and streamline efforts to ensure efficient, effective service delivery.

## PROGRAM SPECIFIC REQUIREMENTS

### AP-90 PROGRAM SPECIFIC REQUIREMENTS – 91.220(L)(1,2,4)

#### Introduction:

#### 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	3,000
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
<b>Total Program Income:</b>	<b>3,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
<small>&lt;TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]&gt;</small>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:  
No other forms of investment are planned.
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:

KCCD will recoup a portion of its HOME assistance to the first-time homebuyer if the house does not continue to be the principal residence of the family for the duration of the affordability period.

- The homebuyer may sell the property to any willing homebuyer.
- The amount of HOME investment to be recaptured will be reduced on a prorated 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 mentioned in the above bullet, plus enable the homeowner to recover the amount of the homeowner's downpayment and any capital improvement investment made by the owner since the purchase, Knox County and the owner will share the net proceeds.
- The net proceeds are the sales price minus loan repayment (non-HOME funds) and closing costs. The net proceeds will be divided proportionally according to the formulas below:

Example: A homebuyer received \$14,500 of HOME down payment (roll-over subsidy) assistance. The total direct HOME subsidy to the homebuyer is \$14,500 and requires a five-year period of affordability. If the homebuyer sells the unit in year 3 of the five-year affordability, the PJ would forgive 60 percent (\$8,700) of the direct HOME subsidy and recapture 40 percent (\$5,800) of the direct HOME subsidy, assuming that there are sufficient net proceeds available. Again, the repayment will not exceed the net proceeds of sale.

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:  
See 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 County does not intend to use HOME funds to refinance existing debt.
5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT\_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

The County solicits applications from non-profit organizations and municipalities in January of each program year with applications due at the end of January. Funds are awarded on a competitive basis. The County utilizes Zoom grants, a web-based grant portal that it makes available on its Website. This portal includes the County's application package which details grant/loan parameters, eligible activities, compliance requirements, etc. The County offers technical assistance to potential applicants to assist them in submitting a complete, competitive application.

Eligible HOME beneficiaries may include renters at or below 60% of the County's AMI and first-time homebuyers earning below 80% AMI. The County does not plan to limit beneficiaries or provide preferences for certain segments of the population.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> KCDC Dashboard Effective 10/31/2014
	<b>List the name of the organization or individual who originated the data set.</b> Knox County Housing Authority
	<b>Provide a brief summary of the data set.</b> Updated voucher numbers from the housing authority.
	<b>What was the purpose for developing this data set?</b> Improve upon the available data set in IDIS.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> This data is deemed to be more accurate than what is auto-populated in IDIS.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> Effective 10/31/2014
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete