

KNOX COUNTY GRANTS AND COMMUNITY DEVELOPMENT



CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT PROGRAM YEAR 2023

SUBMITTED ON SEPTEMBER 30, 2024

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EXECUTIVE SUMMARY

Knox County will submit the 2023 Consolidated Annual Performance and Evaluation Report (CAPER) as the fourth performance report of the 2020 – 2024 Consolidated Plan (Con Plan). The CAPER describes progress made during Knox County’s program year, July 1, 2023 to June 30, 2024, on the goals outlined in the Con Plan.

This report is on the use of entitlement grants received in 2023:

- Community Development Block Grant (CDBG)
- Community Development Block Grant - CARES Act (CDBG-CV)
- HOME Investment Partnerships Program (HOME)

The CAPER, mandated by the U.S. Department of Housing and Urban Development (HUD), is required from all jurisdictions that receive annual entitlements of formula grants. This report informs community members and HUD about how resources were utilized during the program year. Additionally, the CAPER allows community members to contribute input to the community development process.

Knox County’s 2023 Program Year focused on the following priorities to serve 7,078 individuals and 57 households:

- Increase Affordable Rental Housing Opportunities
- Increase Affordable Homeownership Opportunities
- Provide a Wide Variety of Public Services
- Provide Homeless Housing and Services
- Improve the Quality of Existing Housing Stock
- Provide facilities and services in support of the pandemic response and recovery efforts

7,135 INDIVIDUALS AND HOUSEHOLDS SERVED

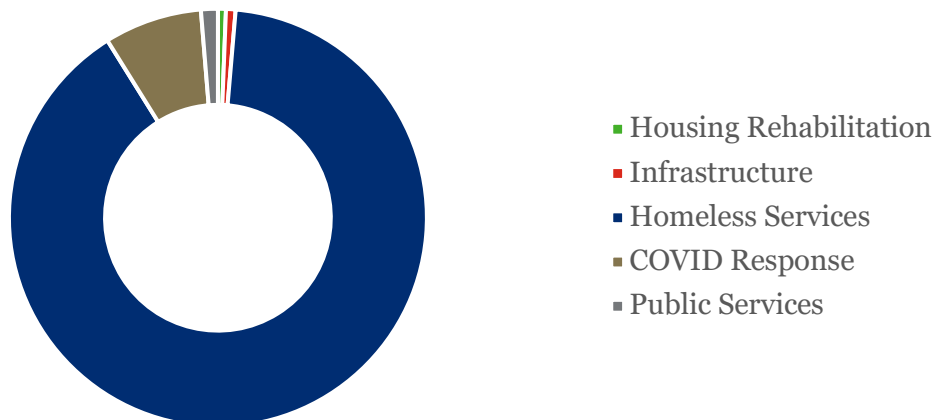


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ACRONYM AND ABBREVIATION LIST

BAB	Build America, Buy America
CAC	Knoxville-Knox County Community Action Committee
CAPER	Consolidated Annual Performance and Evaluation Report
CDBG	Community Development Block Grant
CDBG-CV	Community Development Block Grant- CARES Act
CDBG-RHP	Community Development Block Grant- Recovery Housing Program
CHDO	Community Housing Development Organization
CLO	Community Law Office
CFR	Code of Federal Regulations
CHAMP	Coordinated Housing Assessment and Match Plan
COFAR	Council on Financial Assistance Reform
Con Plan	Consolidated Plan
CoC	Continuum of Care
CPP	Citizen Participation Plan
ERA	Emergency Rental Assistance Program
HMIS	Homeless Management Information System
HOME	HOME Investment Partnerships Program
HOME-ARP	HOME Investment Partnerships Program- American Rescue Plan
HUD	U.S. Department of Housing and Urban Development
KCDC	Knoxville Community Development Corporation
KCGCD	Knox County Grants and Community Development
KLF	Knoxville Leadership Foundation
LMI	Persons with Low-to-Moderate Income
MBE	Minority Business Enterprises
OHS	Knoxville-Knox County Office of Housing Stability
MDC	Metro Drug Coalition
NHI	Neighborhood Housing Inc.
PY	Program Year
RAD	Rental Assistance Demonstration Program
SLFRF	State and Local Fiscal Recovery Funds
THDA	Tennessee Housing Development Agency
VMC	Volunteer Ministry Center
WBE	Women Business Enterprises

CR-05 - GOALS AND OUTCOMES

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

Knox County receives annual allocations from U.S. Department of Housing and Urban Development (HUD) to address priorities outlined in the five-year Consolidated Plan (Con Plan). The 2020 – 2024 priority needs include:

1. Increase Affordable Rental Housing Opportunities
2. Increase Affordable Homeownership Opportunities
3. Provide a Wide Variety of Public Services
4. Provide Homeless Housing and Services
5. Improve the Quality of Existing Housing Stock
6. Economic Development
7. Provide facilities and services in support of the pandemic response and recovery efforts

This Consolidated Annual Performance and Evaluation Report (CAPER) details the allocation of funds and accomplishments during Program Year (PY) 2023, July 1, 2023 through June 30, 2024. In Knox County, the primary focus for Community Development Block Grant (CDBG) funding is preserving naturally occurring affordable housing and supporting public service programs for LMI residents. HOME Investment Partnership (HOME) funding primarily aims to provide affordable housing for low-income renter households. The County utilizes CDBG Cares Act (CDBG-CV) funding to address public service needs exacerbated by the COVID-19 pandemic. A full list of newly funded partner agencies can be found in Appendix A. In PY23, 7,078 individuals and 57 households received assistance from HUD-funded programs and projects.

CDBG

PY 2023 CDBG projects and associated activities supported Knox County's goals to increase rental housing and homeownership opportunities, provide home rehabilitation assistance, provide services to Low-to-Moderate Income (LMI) individuals and households, and deliver homeless housing services. In the reporting period, CDBG funds provided services to 6,538 individuals, rehabilitation assistance to 44 households, and infrastructure for 13 new affordable homes.

CDBG-CV

In PY 2023, funds allocated to CDBG-CV projects continued to support pandemic response and recovery services. In November 2023, the County submitted a substantial amendment to reallocate a canceled project's funds to six CDBG-CV projects, five new projects and one existing one. These projects, in addition to an ongoing project,

provided crucial services to 540 individuals.

HOME

Knox County did not fund any new HOME projects in PY 2023; however, ongoing monitoring of previously funded HOME projects continued. Additionally, HOME funds were formally committed at the end of PY 2023 to HomeSource East Tennessee, a local Community Housing Development Organization (CHDO) for HOME-assisted rental units for senior citizens. This written agreement was signed at the start of PY 2024, with another project currently in underwriting.

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

Increase Affordable Rental Housing Opportunities

By 2030, it is projected that one out of every four residents in Knox County will be over the age of 65, making access to safe, and affordable housing for seniors a priority. HomeSource East Tennessee received CDBG funding in the amount of \$267,500 for street improvements to allow them to expand their Willow Place affordable housing development for senior citizens. With construction set to begin in PY24, the expanded Willow Place development will add 30 critically-needed housing units.

Increase Affordable Homeownership Opportunities

The availability of affordable homeownership plays a pivotal role in addressing the housing needs of LMI residents within the county. The County utilizes CDBG funds to support this priority through infrastructure projects that support the creation of affordable housing. In PY23, Knoxville Habitat for Humanity completed construction on 13 of 34 affordable homes supported through the County's PY20 CDBG infrastructure project.

Provide a Wide Variety of Public Services

Public Services improve the living conditions and quality of life in underserved communities. Knox County utilizes CDBG to support public service programs that address the critical needs of LMI individuals and households. Utilizing \$70,000 in CDBG funds, the County supported child care services through the Restoration House's Olive Tree Early Center and services for persons exiting the criminal justice system through the Public Defender.

Provide Homeless Housing and Services

Providing homeless and housing services remains a high priority for the County. During the reporting period, CDBG and CDBG-CV funding supported CHAMP assessments, data collection and management, and housing case management activities. Approximately 58% of CDBG dollars allocated toward public service activities were dedicated specifically to homeless services.

Improve the Quality of Existing Housing Stock

Knox County allocated \$448,915 of CDBG funds toward home rehabilitation activities. The Knoxville-Knox County Community Action Committee (CAC) Home Rehab

program provided necessary emergency and non-emergency home repairs to 14 LMI homeowners. Neighborhood Housing, Incorporated's (NHI) Operation Backyard program provides accessibility improvements to owner-occupied homes, through a volunteer workforce. NHI served 30 households in PY23. Over the past year, the County has been preparing to bring the home rehabilitation operations in-house under the Grants and Community Development Department (KCGCD), with a goal of increasing the number of households served through this program. Currently, there are over 600 people on CAC's waiting list, and the County will leverage both CDBG and EECGB funds to significantly reduce that number over the coming year.

HomeSource completed facility renovations to their community room at the Willow Place community. Funded with PY 2021 CDBG funds, this expanded community room provides additional space for a food bank and care coordination office. This project will be completed in PY 2024 with the arrival of a backup generator in cases of loss of power where the facility will serve as a safe location for medically vulnerable residents during extreme weather events.

Provide Facilities and Services in Support of the Pandemic Response and Recovery Efforts

Through the allocation of \$542,793 in CDBG-CV funding, the County sought to strategically use resources not only to address the direct impacts of the pandemic but also to strengthen the community's overall ability to respond to future crises. Programs at Angelic Ministries, CONNECT Ministries, Interfaith Health Center, Knoxville Leadership Foundation, Metro Drug Coalition, and Sacred Ground Hospice Center were funded to address the health needs and housing stability of LMI residents.



1 HomeSource East Tennessee - Community Room

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

	GOAL	SOURCE	INDICATOR	UNIT OF MEASURE	EXPECTED STRATEGIC PLAN	ACTUAL STRATEGIC PLAN	% COMPLETE	EXPECTED PROGRAM YEAR	ACTUAL PROGRAM YEAR	% COMPLETE
Affordable Housing	Increase Homeownership	CDBG	Public service activities other than LMI Housing Benefit	Persons	0	0	0%	0	0	NA
		CDBG	Public service activities for LMI Housing Benefit	Households	375	90	24%	0	0	NA
	Increase Quality Affordable Rental Housing	HOME	Rental units constructed	Household Housing Unit	50	7	14%	11	0	0%
	Provide Home Rehabilitation Assistance	CDBG	Homeowner Housing Rehabilitated	Household Housing Unit	350	152	43.43%	50	44	88%
		CDBG	Other	Other	0	0	NA	0	0	NA
	Provide Infrastructure to Create Affordable Hsg	CDBG	Public Facility or Infrastructure Activities for LMI Housing Benefit	Households	0	0	NA	0	0	NA

Affordable Housing	Provide Infrastructure to Create Affordable Hsg	CDBG	Rental units constructed	Household Housing Unit	0	0	0%	30	0	0%
		CDBG	Homeowner Housing Added	Household Housing Unit	50	21	42%	0	13	NA
Homeless	Provide Homeless Housing and Services	CDBG	Public service activities other than LMI Housing Benefit	Persons	18,325	19,855	108.35%	2,700	6,498	240.67%
		CDBG	Public service activities for LMI Housing Benefit	Households	2,375	255	10.74%	0	0	NA
		CDBG	Homeless Person Overnight Shelter	Persons	0	0	NA	0	0	NA
		CDBG	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0	NA	0	0	NA
Response to Coronavirus	Provide Public Services in Response to COVID-19	CDBG-CV	Public service activities other than LMI Housing Benefit	Persons	3,487	2,909	83.42%	0	540	NA
		CDBG-CV	Public service activities for LMI Housing Benefit	Households	0	0	NA	0	0	NA

Response to Coronavirus	Provide Public Services in Response to COVID-19	CDBG-CV	Homeless Person Overnight Shelter	Persons	30	27	90%	0	0	NA
		CDBG-CV	Other	Other	2	0	0%	0	0	NA
Non-Homeless Special Needs	Provide Health Services	CDBG	Public service activities other than LMI Housing Benefit	Persons	7,250	1,110	15.31%	0	0	NA
	Provide Services for LEP Persons/Refugees	CDBG	Public service activities other than LMI Housing Benefit	Persons	375	29	7.73%	0	0	NA
Non-Housing Community	Provide Services for the Elderly/Disabled	CDBG	Public Facility or Infrastructure Activities other than LMI Housing Benefit	Persons	0	40	NA	0	40	NA
		CDBG	Public service activities other than LMI Housing Benefit	Persons	525	124	23.62%	0	0	NA
Admin	Planning/ Administration	CDBG/HOME/CDBG-CV	Other	Other	10	10	100.00%	2	2	100.00%

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

CR-10 - RACIAL AND ETHNIC COMPOSITION OF FAMILIES ASSISTED

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

Beneficiaries are recorded once a project is completed. The data in the table below includes race and ethnicity reporting for both CDBG and CDBG-CV funding sources. No households were served through HOME in the reporting period. A total of 7,135 individuals and households were assisted across all programs.

RACE	CDBG	CDBG-CV	HOME
American Indian or Alaska Native	39	7	0
Asian	13	5	0
Black or African American	1,820	45	0
Native Hawaiian or Other Pacific Island	5	1	0
White	4,488	400	0
American Indian or Alaska Native & White	83	4	0
Asian & White	5	1	0
Black or African American & White	97	1	0
American Indian Alaska Native and Black	24	11	0
Other (Multi)	21	65	0
Total	6,595	540	0
ETHNICITY			
Hispanic	217	77	0
Not Hispanic	6,378	463	0
Total	6,595	540	0

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

CR-15 - RESOURCES AND INVESTMENTS 91.520(A)

Identify the resources made available.

SOURCE OF FUNDS	SOURCE	RESOURCES MADE AVAILABLE	AMOUNT EXPENDED DURING PROGRAM YEAR
CDBG	public - federal	\$1,486,035.23	\$1,053,609.88
CDBG-CV	public - federal	\$745,687.55	\$239,9751.72
HOME	public - federal	\$2,215,517.39	\$45,249.00

Table 3 - Resources Made Available

The above table represents the resources made available and the resources expended in PY 2023. The column “Resources Made Available” aligns with the “Total Expected Amounts Available” listed within the 2022 Annual Action Plan section AP-15. The column “Amount Expended During Program Year” identifies all expenditures per program between July 1, 2023 – June 30, 2024.

CDBG

\$1,486,035.23 in federal CDBG funds were made available to potential applicants, which includes \$383,802.23 of unexpended previous program year funds and \$56 in program income. A total of \$832,827 was awarded to CDBG subrecipient projects during the program year. The total CDBG amount expended during PY 2023 was \$1,053,609.88

CDBG-CV

CDBG-CV funds are calculated in a cumulative report from the beginning of the CDBG-CV award through the end of the current program year in the PR-26. CDBG-CV does not earn program income and does not receive additional money each program year. A total of \$745,687.55 was made available in CDBG-CV funds, the remaining balance of the original CDBG-CV allocation in PY 2020. Knox County awarded \$542,793 to new CDBG-CV subrecipients in the reporting period. The total CDBG-CV amount expended during PY 2023 was \$239,9751.72.

HOME

The federal resources of HOME funds were made available in the amount of \$2,215,517.39. HOME “Resources Made Available” equals the amount of the IDIS Grant Balance available for all years, \$2,143,964.01, plus the program income amount, \$107,553.38. During the program year, \$45,249 was expended on program administration costs.

GEOGRAPHICAL DISTRIBUTION

Identify the geographic distribution and location of investments

TARGET AREA	PLANNED PERCENTAGE OF ALLOCATION	ACTUAL PERCENTAGE OF ALLOCATION	NARRATIVE DESCRIPTION
County-Wide	68	68	Comprehensive
Geographic Areas of Need	32	32	Comprehensive

Table 4 – Identify the geographic distribution and location of investments

Federal funds are intended to provide LMI residents 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 based on 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 resources
- The ability to demonstrate measurable progress and success
- Meeting the statutory requirements of the CDBG and HOME program

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

The map in Appendix B visualizes the widespread impact of our programs.

LEVERAGING

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

CDBG

The CAC Home Rehabilitation Program effectively leveraged their \$300,000 in CDBG funds with \$36,316.09 local funds to enhance the living conditions of owner-occupied households within the county. The allocation of these funds covered various operational costs of the program, including administrative expenses, contracted services, and wages.

NHI's Operation Backyard extended cost-free home repair services to homeowners who were low-income, elderly, disabled, or veterans. With the utilization of \$100,000 in CDBG funding, their program primarily covered the costs of materials and supplies for activities such as roof replacements and wheelchair ramp installations. The construction work was executed through 327 dedicated volunteer hours, amounting to an in-kind donation value of \$3,270 in unskilled labor. HUD uses a rate of \$10 per hour to calculate the value of in-kind donations of unskilled labor. Additionally, NHI leveraged \$82,040 in Local funding through administrative expenses, contracted services, and wages to operate the program.

The use of federal funds leveraged significant amounts of additional resources (private, state, and local funds) through several of the CDBG and HOME projects throughout the County.

Other Funding Sources

Demonstrating Knox County's commitment to serving its citizens, various funding streams have directed grants to partner agencies that target the high-priority goals outlined in the Con Plan. Nearly \$2 million annually from the County General Fund is distributed to community partners and an additional \$13 million in State and Local Fiscal Recovery Funds (SLFRF) is committed to public services. Furthermore, the County oversees a U.S. Department of Treasury and Tennessee Housing Development Agency (THDA) Emergency Rental Assistance (ERA) Program that has expended over \$65 million and assisted more than 18,000 households in remaining stably housed since the onset of the pandemic. In PY 2023, Knox County and TN Homeland Security District 2 were awarded a \$911,354 Federal Emergency Management Agency Regional Catastrophic Preparedness Grant to increase long-term post-disaster housing stability.

Knox County did not use any publicly owned land or property located within the jurisdiction to address the needs identified in the Annual Action Plan.

FISCAL YEAR SUMMARY – HOME MATCH	
1. Excess match from prior Federal fiscal year	\$1,675,668.20
2. Match contributed during current Federal fiscal year	\$0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$1,675,668.20
4. Match liability for current Federal fiscal year	\$0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$1,675,668.20

Table 5 – Fiscal Year Summary - HOME Match Report

MATCH CONTRIBUTION FOR THE FEDERAL FISCAL YEAR								
PROJECT NO. OR OTHER ID	DATE OF CONTRIBUTION	CASH (NON-FEDERAL SOURCES)	FOREGONE TAXES, FEES, CHARGES	APPRAISED LAND/REAL PROPERTY	REQUIRED INFRASTRUCTURE	SITE PREPARATION, CONSTRUCTION MATERIALS, DONATED LABOR	BOND FINANCING	TOTAL MATCH
NA	NA	NA	NA	NA	NA	NA	NA	NA

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MINORITY BUSINESS ENTERPRISES (MBE) AND WOMEN BUSINESS ENTERPRISES (WBE) REPORTS

PROGRAM INCOME – ENTER THE PROGRAM AMOUNTS FOR THE REPORTING PERIOD				
BALANCE ON HAND AT BEGINNING OF REPORTING PERIOD	AMOUNT RECEIVED DURING REPORTING PERIOD	TOTAL AMOUNT EXPENDED DURING REPORTING PERIOD	AMOUNT EXPENDED FOR TBRA	BALANCE ON HAND AT END OF REPORTING PERIOD
\$107,553.38	\$2,409.04	\$0	\$0	\$109,962.42

Table 7 – Program Income

MINORITY BUSINESS ENTERPRISES AND WOMEN BUSINESS ENTERPRISES – INDICATE THE NUMBER AND DOLLAR VALUE OF CONTRACTS FOR HOME PROJECTS COMPLETED DURING THE REPORTING PERIOD						
	TOTAL	MINORITY BUSINESS ENTERPRISES				WHITE NON-HISPANIC
		ALASKAN NATIVE OR AMERICAN INDIAN	ASIAN OR PACIFIC ISLANDER	BLACK NON-HISPANIC	HISPANIC	
CONTRACTS						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
SUB-CONTRACTS						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	TOTAL	WOMEN BUSINESS ENTERPRISES	MALE			
CONTRACTS						
Dollar Amount	0	0	0			
Number	0	0	0			
SUB-CONTRACTS						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

MINORITY OWNERS OF RENTAL PROPERTY – INDICATE THE NUMBER OF HOME ASSISTED RENTAL PROPERTY OWNERS AND THE TOTAL AMOUNT OF HOME FUNDS IN THESE RENTAL PROPERTIES ASSISTED						
	TOTAL	MINORITY PROPERTY OWNERS				WHITE NON-HISPANIC
		ALASKAN NATIVE OR AMERICAN INDIAN	ASIAN OR PACIFIC ISLANDER	BLACK NON-HISPANIC	HISPANIC	
NUMBER	0	0	0	0	0	0
DOLLAR AMOUNT	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

RELOCATION AND REAL PROPERTY ACQUISITION – INDICATE THE NUMBER OF PERSONS DISPLACED, THE COST OF RELOCATION PAYMENTS, THE NUMBER OF PARCELS ACQUIRED, AND THE COST OF ACQUISITION						
PARCELS ACQUIRED		0	0			
BUSINESSES DISPLACED		0	0			
NONPROFIT ORGANIZATIONS DISPLACED		0	0			
HOUSEHOLDS TEMPORARILY RELOCATED, NOT DISPLACED		0	0			
HOUSEHOLDS DISPLACED	TOTAL	MINORITY PROPERTY ENTERPRISES				WHITE NON-HISPANIC
		ALASKAN NATIVE OR AMERICAN INDIAN	ASIAN OR PACIFIC ISLANDER	BLACK NON-HISPANIC	HISPANIC	
NUMBER	0	0	0	0	0	0
COST	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - AFFORDABLE HOUSING 91.520(B)

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

	ONE-YEAR GOAL	ACTUAL
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	61	13
Number of Special-Needs households to be provided affordable housing units	0	0
Total	61	13

Table 11 – Number of Households

	ONE-YEAR GOAL	ACTUAL
Number of households supported through Rental Assistance	0	128
Number of households supported through The Production of New Units	11	13
Number of households supported through Rehab of Existing Units	50	44
Number of households supported through Acquisition of Existing Units	0	0
Total	61	185

Table 12 – Number of Households Supported

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

Knox County's CDBG-CV agreements with Angelic Ministries and Metro Drug Coalition provided access to affordable recovery housing for LMI individuals and individuals experiencing homelessness. During the PY, 128 individuals received rental assistance.

In PY 2023 Knoxville Habitat for Humanity's Ellen's Glen development completed construction on 13 new affordable homes. Changes in site plans and the difficulty in scheduling contractors that can accommodate Habitat for Humanity's volunteer model have been two of the difficulties encountered with completing the development.

However, a total of 21 of the 34 planned homes have been completed and occupied. Construction on the remaining homes is expected to be completed in fall 2024.

During the PY, Knox County's housing rehabilitation subrecipients undertook homeowner rehabilitation activities, benefiting 44 households, meeting 88% of the goal. During this period, individual units received rehabilitation measures to mitigate health and safety concerns for residents. However, construction and labor expenses continue to be a challenge. Despite this, funds successfully supported households through services including the installation of accessibility ramps, replacement of HVACs, lead hazard reduction, plumbing repairs, and the repair of failing foundations.

Utilizing CDBG funds, HomeSource East Tennessee's street improvements project will facilitate the expansion of Willow Place, their affordable housing development for senior and disabled citizens. Contractors have been procured and construction is slated to begin in September 2024. Upon completion, the expanded Willow Place development will include an additional 30 units. While Knox County did not fund any new HOME projects in PY 2023, resulting in no new HOME-assisted units created, HOME funds were formally committed to HomeSource, a local CHDO, at the end of PY 2023. This will assist in the construction of four HOME assisted units as part of the Willow Place expansion.

Discuss how these outcomes will impact future annual action plans.

Throughout 2023, housing affordability continued to worsen, pushing thousands of potential buyers out of the market and leading to a sharp decrease in home sales. This decline in demand persists as an increasing proportion of households find themselves unable to afford homeownership, given the current mortgage rates and home prices. According to the East Tennessee Realtors Association's *2024 Housing Forecast*, the primary driver of reduced affordability has been the rise in borrowing costs, which translates into higher monthly mortgage payments. While the median sale price only increased by 5.6% from 2022 to 2023 in the region, the combination of higher interest rates led to a more than 20% increase in monthly payments over the same period. Consequently, the annual income required to afford a median-priced home escalated from \$78,254 in 2022 to \$94,191 in 2023. Per the *2022 American Community Survey*, Knox County's median household income was approximately \$69,999, placing homeownership out of reach for approximately two-thirds of the County's residents.

Housing Affordability: 2022 vs. 2023

	2022	2023	Change (%)
Interest Rate (%)	5.34	6.81	1.47 (+27.5%)
Median Sale Price	\$320,000	\$338,000	\$18,000 (+5.6%)
Down Payment & Closing Costs	\$41,600	\$43,940	\$2,340 (+5.6%)
Monthly Principal & Interest Payment	\$1,606	\$1,985	\$379 (+23.6%)
Total Monthly Owner Costs	\$1,956	\$2,355	\$398 (+20.4%)
Annual Income Needed	\$78,254	\$94,191	\$15,937 (+20.4%)

Source: East Tennessee REALTORS® analysis of Freddie Mac, FHFA and MLS data; Atlanta Fed

Note: Data for 2023 are preliminary and subject to revisions. Estimates assume a 10% down payment on a 30-year fixed-rate loan with zero points, 3% closing costs, 0.5% property taxes, 0.40% property insurance, 0.558% private mortgage insurance and a maximum 30% debt-to-income ratio.

The current housing situation in Knox County underscores the urgent need to prioritize initiatives that preserve naturally occurring affordable housing and expand affordable housing options within the community. The County is dedicated to continuously monitoring housing market dynamics and adapting project strategies as needed. In this effort, future HUD allocations will continue to be crucial in supporting projects that enhance access to high-quality affordable rental housing, improve essential infrastructure to boost affordable housing stock, implement affordable single-family home restoration efforts, and advance the goal of increasing homeownership rates across the community.

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

NUMBER OF HOUSEHOLDS SERVED	CDBG ACTUAL	CDBG-CV ACTUAL	HOME ACTUAL
Extremely Low-income	20	127	0
Low-income	19	1	0
Moderate-income	15	0	0
Total	54	128	0

Table 13 – Number of Households Served

The above table represents the data available concerning extremely low-income, low-income, and moderate-income persons served by each activity in this PY where information on income by family size is required to determine the eligibility of the activity. The chart below provides definitions for the household terms utilized by HUD.

TERM	DEFINITION
Extremely Low Income	Households whose incomes is at or below 30% of the median family income for the area.
Low-Income	Households whose income is above 30% and at or below 50% of the median family income for the area.
Moderate-Income	Households whose income is above 50% and at or below 80% of the median family income for the area.

CDBG

57 households were assisted with CDBG funds for home rehabilitation projects and the Knoxville Habitat for Humanity Ellen's Glen development. Of the households served, 20 were extremely low-income, 19 were low-income, and 15 were moderate-income. Three were considered over-income.

CDBG-CV

128 individuals received rental assistance for recovery housing through Angelic Ministries and Metro Drug Coalition. Of those served, 127 were extremely low-income and one was low-income.

HOME

No households were served through HOME.



2 Habitat for Humanity - Ellen's Glen

CR-25 - HOMELESS AND OTHER SPECIAL NEEDS 91.220(D, E); 91.320(D, E); 91.520(C)

EVALUATE THE JURISDICTION'S PROGRESS IN MEETING ITS SPECIFIC OBJECTIVES FOR REDUCING AND ENDING HOMELESSNESS THROUGH:

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

The primary drivers of homelessness in Knox County include economic hardship due to rising housing costs, mental health, substance misuse, domestic violence, and the need for expanded support networks. KnoxHMIS' Annual Dashboard Report for 2023 found that approximately 3,165 individuals experienced homelessness for the first time last year and on average 2,569 persons were receiving homeless services each day. While this is a decrease from 2022, these statistics do not accurately represent the total number of individuals experiencing homelessness as many may not be connected to services.

Recognizing the ongoing challenge of homelessness, the County has emphasized the importance of allocating resources to assess and support the needs of individuals without stable housing. Funds from various sources, including CDBG, CDBG-CV, ERA, SLFRF, and local contributions, have been strategically directed to address this issue. Furthermore, the County plans to fully utilize its allocation from the HOME Investment Partnerships- American Rescue Plan (HOME-ARP) program to effectively respond to the needs of families and individuals experiencing or at risk of homelessness. Due to an influx in COVID-related funding, the County has prioritized utilizing expiring funding and determining the best utilization for HOME-ARP funds.

CAC Homeward Bound

The challenges encountered by homeless individuals living outside the City of Knoxville limits are intensified due to the limited number of service providers in these areas and restricted access to public transportation, which is crucial for reaching resources. To address this critical issue, the County has allocated \$80,326.55 of CDBG funding to support outreach workers through CAC's Homeward Bound program. These workers proactively visit homeless individuals at their encampments or common gathering places, aiming to improve their access to housing options and case management services. This initiative not only addresses their immediate needs but also provides essential support. In PY 2023, this effort successfully engaged 174 individuals.

Volunteer Ministry Center (VMC)

The Knoxville-Knox County Continuum of Care (CoC) oversees the Coordinated Entry System, which methodically assesses the needs of homeless individuals and families, prioritizing those in the most vulnerable situations. This system facilitates efficient referrals to appropriate housing and social services. The Coordinated Housing Assessment and Match Plan (CHAMP) is the initial step in this housing search process. Through CHAMP, various agencies collaborate to meet housing needs, ensuring that every homeless person in Knox County is assessed and connected to services for which they are eligible. This includes access to permanent supportive housing, rapid re-

housing, and transitional housing services. VMC received \$160,000 in CDBG-CV funds to perform CHAMP assessments via their Bush Family Refuge and provide additional services through their Street Outreach program. In PY 2023, VMC conducted assessments and provided street outreach services to 231 individuals, efforts will continue into the next PY.

Other Funding Sources

SLFRF funds, along with local dollars, have been allocated to various agencies to support services for homeless individuals, including those affected by domestic violence and youth. These services encompass shelter provisions, a mobile shower facility, housing case management, job readiness programs, trauma-informed care, and transitional living arrangements specifically designed for youth.

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

Like many communities, the demand for emergency shelter and transitional housing has risen due to challenges in affordable housing availability and the persistent issue of homelessness. Knox County has an emergency shelter capacity of 452 beds and a transitional housing capacity of 191 beds. Emergency shelters averaged 84% utilization in PY 2023, while transitional housing averaged 73% utilization. The median length of stay in both emergency shelters and transitional housing was 28 days.

Angelic Ministries

Per the National Coalition for the Homeless, individuals experiencing homelessness are more likely to face substance abuse issues compared to those who have stable housing. Utilizing \$53,619 in CDBG-CV funds, Angelic Ministries provided 12 substance use recovery residents rental and utility assistance in their Supportive and Sober Housing Program. Assistance will continue into the next PY.

Metro Drug Coalition (MDC)

Recovery housing plays a crucial role in supporting homeless individuals with substance use disorders; however, the rising cost of accessing treatment and safe housing has become a barrier for these individuals. MDC's Recovery Housing Fund provides sober living housing deposits for homeless individuals released from a treatment facility or released inmates in recovery. With the support of \$50,000 in CDBG-CV funds, MDC was able to support 116 individuals in this transition and will continue programming into the next PY.

Other Funding Sources

Utilizing SLFRF funds, Knox County has provided The Mend House and E.M. Jellinek funding to provide additional recovery housing, substance misuse treatment, and counseling to LMI individuals.

In Tennessee, statistics show that one in every four women and one in every seven men will experience domestic violence. This issue is notably prevalent in Knox County, where, according to data from the Knoxville Police Department and Knox County Sheriff, a domestic violence-related emergency call is made every 30 minutes. Knox County provided SLFRF and passthrough CDBG-Recovery Housing Program (CDBG-

RHP) funding from the State of Tennessee to the McNabb Center to acquire property and construct transitional and recovery housing units for families fleeing domestic violence and women dealing with substance misuse. Agencies are currently restricted to transitioning victims of domestic violence from emergency shelters to permanent housing, which often lacks the comprehensive services many individuals require. The new facility will feature one-bedroom and two-bedroom apartments, a group meeting room, and office space for McNabb Center staff, enhancing support for these individuals. The project broke ground in early July 2024. SLFRF funding has also been provided to the YWCA Knoxville's Keys of Hope Program, which provides women with a safe place to stay while working to attain self-sufficiency.

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

Through the following CDBG and CDBG-CV funded programs, Knox County has invested in the prevention of homelessness and providing the necessary resources to maintain housing stability:

[CONNECT Ministries](#)

CONNECT Ministries' Good Neighbors Program combines reentry services and workforce development services with housing case management, allowing LMI individuals a second chance with a support system along the way. CONNECT supported two individuals through their Good Neighbors Program. CONNECT received \$70,000 in CDBG-CV funds and will continue programming into the next PY.

[Public Defenders Community Law Office \(CLO\)](#)

In Knox County, 70% of individuals released from the Knox County Jail find themselves back within three years. To address this, Knox County has allocated \$20,000 in CDBG funds to the CLO for their Intensive Recidivism Prevention Program. This program employs social workers who assist homeless individuals and those at risk of homelessness, exiting the justice system, in securing safe and affordable housing. Additionally, they provide intensive, therapeutic case management services aimed at increasing access to mental health services, substance abuse treatment, and other critical resources such as education and employment. Through personalized and comprehensive case management, CLO social workers collaborate with at-risk individuals and community agencies to develop strategies that disrupt and potentially halt the cycle of recidivism. In PY 2023, the CLO successfully assisted 75 individuals.

[Knoxville Leadership Foundation \(KLF\)](#)

Per KnoxHMIS' *Annual Dashboard Report for 2023*, 22% of the individuals entered into the Coordinated Entry System were under the age of 25 and during the 2023 Point-In-Time Count, 138 of the 921 individuals reported were under the age of 25. This data reveals a concerning trend in the number of young people without stable housing. Youth

who have aged out of the foster care system are at a particularly high risk of becoming homeless. KLF was provided \$114,416.40 in CDBG-CV funds to provide valuable housing navigation and case management assistance to youth aging out of foster care. KLF served 14 youth in PY 2023 and will continue services into the next PY.

Other Funding Sources

Knox County and the City of Knoxville created the joint office, the Knoxville-Knox County's Office of Housing Stability (OHS), to closely collaborate with the Knoxville-Knox County Homeless Coalition, housing agencies, homeless service providers, and individuals who have firsthand experience of homelessness. Together, they aim to establish a unified vision with shared objectives, guided by a comprehensive, data-driven, evidence-based approach at the systems level. The overarching goal is to prevent homelessness, maintain family residences, and facilitate access to housing options and essential services for individuals and families. Knox County utilizes local funding to support 50% of OHS's annual operating budget and provides additional support to increase staffing through opioid settlement funds awarded to the County. During PY 2023, Knox County secured its first HUD Emergency Solutions Grant (ESG) through THDA. The \$125,000 passthrough grant will support rapid re-housing efforts in partnership with CAC.

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

The County has invested in homeless outreach programs, transitional housing, and reentry programs using CDBG and CDBG-CV funds to enhance residents' access to essential services, helping them secure and maintain stable housing. These initiatives focus particularly on supporting chronically homeless individuals, families, and veterans.

University of Tennessee HMIS

An integral part of the Knoxville-Knox County CoC Coordinated Entry System is KnoxHMIS. KnoxHMIS provides an empirical window into homelessness in Knox County. Operated and managed by the University of Tennessee College of Social Work and the Social Work Office of Research and Public Service, KnoxHMIS provides a hub for data collection by social service agencies that provide housing and related supportive services. KnoxHMIS facilitates CHAMP assessments and reports quarterly facts and outcomes related to homelessness. Knox County provided \$15,000 in CDBG funds to support the continued improvement and operations of KnoxHMIS.

Other Funding Sources

Knox County previously allocated \$250,000 of SLFRF funds to the Fig Tree Community Center. Fig Tree provides day shelter and housing stability services to individuals experiencing homelessness or are at risk of homelessness. Fig Tree is the sole service provider for this population outside the city limits of Knoxville.

CR-30 - PUBLIC HOUSING 91.220(H); 91.320(J)

Actions taken to address the needs of public housing.

Knoxville's Community Development Corporation (KCDC) serves the needs of all public housing residents within the City of Knoxville and Knox County. KCDC owns, manages, and maintains nearly 4,000 low-income rental units across the community. Additionally, KCDC administers a program that allows over 4,000 families to secure affordable housing in the private market.

KCDC has transformed public housing in both the City and County using the HUD Rental Assistance Demonstration (RAD) program. All properties in the KCDC portfolio have undergone conversion, with the exception of Western Heights Addition (3-4), which is currently in the process of conversion. Additionally, KCDC's newest development, Liberty Place, will provide 32 units of HUD-Veterans Affairs Supportive Housing Project Based Vouchers housing for homeless or at-risk-of-homelessness vets. This development is expected to open in late 2024. The resources provided through the RAD program have enabled KCDC to consistently pursue its mission. Converting units to rental-based housing grants has allowed KCDC access to the same financing options as the private sector, enabling them to leverage private capital markets for capital improvements in the public housing stock. Modernization and rehab recently completed for all four KCDC high-rise properties for elderly and disabled adults. KCDC recently completed Phase 2 of First Creek at Austin, which added 180 units of affordable housing. Phase 3 will add 161 more units in 2025. KCDC opened the first 105 mixed-income units from Phase 1 in 2022. Through a HUD Choice Neighborhoods grant, KCDC will open the first phase of mixed-income housing at Western Heights in 2025 to include 76 units.

While Knox County does not own or operate a public housing authority, Knox County actively partners with KCDC to meet the needs of Knox County residents. Through the THDA ERA program, KCGCD has worked with KCDC to keep families housed.

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

Management actively fosters connections with their sites through community-centered activities, including recognizing graduates at their properties, hosting resource fairs, and organizing other neighborhood-building events. Residents actively engaged in the planning of the two latest neighborhood redevelopment initiatives, First Creek at Austin and Western Heights, through regular community meetings. The HUD Choice Neighborhood grant was awarded to KCDC for the comprehensive transformation of the Western Heights community and its surrounding neighborhood. Collaborating with community agencies is a key strategy for KCDC to enhance resident involvement.

Actions taken to provide assistance to troubled PHAs.

KCDC is not "troubled" under 24 CFR Part 902.

CR-35 - OTHER ACTIONS 91.220(J)-(K); 91.320(I)-(J)

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

Currently, no discernible public policies are exerting adverse impacts on housing and residential investments.

Knox County's Comprehensive Land Use and Transportation Plan, which had not been updated for nearly two decades, underwent a significant revision through the "Advance Knox" initiative. This update aims to align land use and transportation goals to prepare for future growth and changes. Adopted in April 2024, the updated plan lays a solid foundation for supporting and expanding affordable housing. By strategically planning for growth, integrating essential services, and involving the community, the plan addresses key factors that can facilitate the development of affordable housing, making it a crucial tool in tackling housing challenges.

The County also manages an inventory of properties acquired through non-payment of property taxes, adhering to Tennessee Code Annotated regulations by releasing selected properties through annual tax sales. This unique approach allows interested individuals and investors to participate in bids for Knox County properties, sold at rates below market value, thus fostering increased potential for individual and investor ownership of single-family housing. Additionally, Knox County provides support for affordable housing projects through a partnership with the Industrial Development Board providing tax abatement for any project with approved Low Income Housing Tax Credits (LIHTC) through the County's Payment in Lieu of Taxes (PILOT) program.

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

The biggest obstacle to meeting underserved needs continues to be a lack of available funding. Along with declining donations to the non-profit sector, the decline in availability of federal funding has impacted the ability of both the County and its subrecipients to respond to all community needs. Knox County continues to maintain its support of non-profit agencies, the local housing authority, homeless providers, and special population service agencies in their goal to meet the underserved needs of the community. KCGCD continually looks for additional funding sources and frequently applies for grants to address underserved needs. Additionally, the County offers technical assistance to non-profit partners in support of their pursuit of Federal, State, and other funding sources.

In addition to the scarcity of affordable housing and the rising number of unhoused individuals and families, underserved communities have other complex and multifaceted needs, spanning economic, social, and personal dimensions. Addressing these needs requires a comprehensive approach that includes stable employment, affordable housing, accessible healthcare, and supportive community services. To address these needs Knox County has prioritized providing public services utilizing

CDBG-CV and the allowable allotment of CDBG funds.

InterFaith Health Center

Almost 8% of Knox County residents were uninsured in 2023. ¹ When individuals cannot afford adequate healthcare, it impacts their ability to earn an income, which in turn affects their capacity to meet basic needs. Interfaith Health Center addresses this issue by offering accessible, affordable, and quality healthcare services to uninsured and underserved residents. In PY 2023, InterFaith provided 141 individual healthcare services with the support of \$75,000 in CDBG-CV funds.

Restoration House

Affordable childcare is not just a necessity for LMI families but a crucial investment in future generations. By supporting workforce participation of parents, fostering child development, reducing financial stress, promoting social equity, and enhancing community well-being, affordable childcare plays a foundational role in building a stronger, more resilient Knox County. The Restoration House's Olive Tree Early Learning Academy fills the early education and childcare gap for working low-income single parents with the support of \$50,000 in CDBG funds. In PY 2023 the program supported 18 youth through affordable childcare. Restoration House will continue working towards goals in the next PY.

Sacred Ground Hospice Center

Affordable hospice care is essential for providing compassionate, dignified, and supportive end-of-life care to all individuals, especially those from economically disadvantaged backgrounds and homeless populations. Sacred Ground Hospice Center utilized \$19,758 in CDBG-CV funds to provide 24 individuals who did not have insurance or the financial means to access safe and supportive end-of-life care.

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

Reduction of lead-based paint hazards is proactively addressed by the continuation of funding for our Home Rehabilitation programs. CAC, one agency contracted to provide home rehabilitation for the County, has the needed lead-based paint detector equipment and state-certified lead-based paint risk assessors on staff to recognize and address lead for clients receiving housing assistance. In addition, construction contractors are Renovation, Repair, and Paint certified to address lead-based paint. Of the households served by CAC's Home Rehabilitation program during this reporting period, three households were tested and found to have lead. Subcontractors performed lead hazard reduction at these homes in addition to other emergency repairs. CAC consults regularly with the Tennessee State Department of Environment and Conversation, Environmental Protection Agency, and HUD to remain informed on new manners of reducing lead hazards as well as changes to applicable regulations.

As KCGCD prepares to launch its in-house home rehabilitation program in PY 2024, the Knox County Home Rehabilitation Program construction manager has undergone

¹ TN Department of Health, 2023 County Data Package – Knox County

training to become a certified lead-based paint inspector and risk assessor.

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

Knox County is committed to addressing the needs of underserved populations through partnerships with experienced service providers and strategic allocation of federal and local funds, while effectively leveraging the resources of other local agencies. Additionally, Knox County collaborates with the CoC and OHS. Together, they offer access to a variety of affordable and safe housing options, including emergency shelters, transitional housing, and permanent housing, tailored specifically for families who are currently, formerly, or chronically homeless.

To tackle poverty effectively, the County focuses its CDBG and CDBG-CV allocations on assisting the low- and very-low-income populations. Public service funding is diversified to provide housing stability and comprehensive support services. The County also promotes engagement with Section 3 business concerns, enhancing employment opportunities for low- to moderate-income residents and thereby contributing to the reduction of poverty levels among families.

Other Funding Sources

Knox County has secured a Broadband Ready Communities grant from the Tennessee Department of Economic and Community Development. This grant will provide digital literacy courses and a laptop to LMI persons. Digital literacy is a fundamental skill that can significantly impact the economic stability, social connectivity, and overall empowerment of LMI individuals.

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

Knox County is actively enhancing its capabilities and collaborating with nonprofit agencies that support LMI residents. These agencies utilize grants to cover staffing and operational expenses for public service and housing initiatives. Without consistent federal funding from HUD, many of these subrecipients would face the need to scale back their outreach and services, which would diminish the positive impact on LMI individuals in the community. The County provides ongoing technical assistance to ensure that all activities comply with federal funding regulations. Moreover, it engages in discussions with partners to review their achievements and explore innovative solutions to unique community challenges.

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

Knox County has made substantial strides in enhancing technical assistance and outreach efforts to subrecipients, leading to impressive compliance rates with program regulations, reporting requirements, and service delivery. KCGCD continues to increase its capacity to support subrecipients. The department has hired the necessary support staff to ensure each subrecipient has the resources and assistance needed to sustain impactful and compliant programs. Additionally, a team has been brought on to support the Knox County Home Rehabilitation program.

The department's community relations manager implements opportunities throughout

the year to carry out its Community Engagement Plan for Citizen Participation. A mix of communication channels are utilized, including but not limited to social media, email communication, newsletters, a department website, and local newspapers, in conjunction with public hearings to reach a wide audience. Knox County strives to maintain an ongoing feedback loop with the partner agencies and the community by continuously seeking input on program success, challenges, and recommended improvements.

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

Knox County affirmatively furthers fair housing by actively promoting and enforcing policies that ensure equal access to housing for all residents, regardless of race, sex, national origin, religion, family status, military status, or ancestry. This is achieved by actively promoting fair housing choices, employing affirmative marketing strategies, and consistently examining barriers to affordable housing. To uphold these principles, the County regularly reviews community feedback and housing data to identify and respond to specific needs within the community. This includes adapting strategies to address the unique challenges faced by different groups, such as providing additional support for accessibility modifications for persons with disabilities. The County prioritizes inclusivity by offering interpreter services during public hearings related to the Consolidated Plan, Annual Action Plan, and the CAPER.

All staff involved in HUD programs are trained on fair housing principles and practices, ensuring that all actions taken by the program promote equity and do not inadvertently perpetuate existing disparities. To ensure that the programs are effectively furthering fair housing regular monitoring and evaluation of the impact is conducted. This includes assessing whether the program is reaching the intended audiences, whether participants are satisfied with the services received, and whether the program is contributing to a reduction in housing disparities.

Throughout April, KCGCD emphasizes the importance of fair housing awareness among government officials and partners by designating it as Fair Housing Month. A designated County official reads a Fair Housing Proclamation during the County Commission meeting. Agencies as well as local representatives from the HUD Fair Housing Office are invited to participate and contribute to this significant occasion. Additionally, KCGCD produces an e-newsletter highlighting CDBG, CDBG-CV, and HOME projects occurring in that program year.

CR-40 - MONITORING 91.220 AND 91.230

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

The standards and procedures for monitoring activities and projects are broken into three components:

Workshop & Application

Knox County agencies are invited to attend a workshop in late January for an overview of the application, specific grant and federal requirements, and reporting obligations. Interested applicants are allotted time to ask questions before applying. Each subrecipient is evaluated for compliance and performance. If a subrecipient has previously not met program goals, their performance is evaluated to determine if there were extenuating circumstances that prevented them from reaching their goal and Knox County provides capacity-building technical assistance. Subsequent program funding is then adjusted with regard to high-performing programs and those not meeting their contractual performance results.

Contracts

Based on the submitted application from the agency, a contract is developed that addresses HUD requirements, the budget, performance measurements, and the detailed project scope. Performance measures are the basis for monitoring compliance as they also provide for the termination of the contract or non-payment of subrecipient reimbursement request(s) based on adherence to the terms and conditions of their agreement.

Monitoring Compliance

Ongoing monitoring involving desk audits of reports and supporting documentation, phone and e-mail contact, and technical assistance is provided where needed. Emphasis is placed on ensuring subrecipients and other partners receiving HUD funds comply with the contract and HUD requirements, grant and federal requirements (such as the financial standards outlined in the COFAR), any regulations that govern Fair Housing and Equal Opportunity, and environmental standards (including an environmental review for all projects before federal funds are drawn).

- *CDBG/CDBG-CV Monitoring:* The County conducted monitoring visits with 7 agencies during the reporting period. Public service activities are reviewed monthly as a part of ongoing desk audits via reports and invoices submitted by subrecipients. Subrecipients also receive annual on-site monitoring of their program. Construction projects funded with CDBG dollars are monitored throughout the project to ensure that applicable regulatory requirements such as Davis Bacon and Section 3 are followed by all contractors and subcontractors. During this reporting period, the County conducted 17 interviews for Davis Bacon compliance at Ellen's Glen and the community room at the Willow Place

development. The County holds regular meetings with subrecipients to discuss compliance with Davis Bacon, Section 3, and BABA regulations.

- *HOME Monitoring*: Construction and acquisition projects are monitored throughout the affordability period to ensure adherence to HOME rents, affirmative marketing, tenant selection criteria, and other HOME requirements. The County requires, as a part of its construction contracts, that agencies make efforts to encourage the use of MBEs and WBEs on HOME-funded activities. Agencies receiving HOME funding are required to report the number and type of enterprises that were contracted on each project. On-site inspections are also incorporated to ensure compliance with property conditions both inside and outside of the structures.

CITIZEN PARTICIPATION PLAN 91.105(D); 91.115(D)

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

To ensure adequate and accessible citizen participation, Knox County developed a Citizen Participation Plan (CPP), which outlines the procedures and processes used by the County and is part of the approved 2020 – 2024 Con Plan. In accordance with the CPP, the County placed a notice of the public meeting and comment period for the CAPER in the Knoxville Focus on September 3, 2024. Additionally, KCGCD emailed stakeholders the public notice. The CAPER comment period was September 3, 2024 through September 20, 2024, and the public hearing to review the CAPER was held on September 19, 2024 at KCGCD's Dante Road office.

Knox County's public notices include language directing persons requiring special assistance to contact KCGCD for accommodations as it relates to public meetings and documents. All notices are translated to Spanish for non-English speaking residents and provide information about how to obtain assistance in interpreting public documents such as the Annual Action Plan and CAPER. The notices also provide guidance on how to make public comments. KCGCD ensures that interpreters are available at public meetings and hearings upon request.

A draft of the 2023 CAPER was placed on the Community Development website (<https://knoxcounty.org/communitydevelopment/>) and placed on display at KCGCD offices before the public meeting. After review and approval by HUD, the "final" CAPER will replace these documents.

Public Comments

Two comments were received regarding the CAPER, one was obtained through email and the other during registration for the public hearing virtually.

9/3/2024

Noah Jones, Bridge Refugee Services

"Bridge Refugee Services was proud to be a part of the CAPER's recorded impact as a partner agency through SLFRF results. There appears to be a disconnect in priorities (either in statement of importance or in spending), because Homeless Services far outstrips other spending though it's the fourth stated Goal and Outcome. Is there a reason for this?"

KCGCD Response: Goals and Outcomes are not listed in any particular order.

9/11/2024

Debra House, Legal Aid of East Tennessee

"I would like to see discussion of the role of legal assistance for those experiencing housing stability and those experiencing homelessness. Legal issues often underlie housing instability. Legal Aid is able to help with housing related legal issues."

KCGCD Response: CDBG funds are not currently supporting legal assistance, however the CLO provides case management for offenders leaving the system.

Full details for the citizen participation utilized for the CAPER are included in Appendix C of this document.

CR-45 - CDBG 91.520(c)

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

Knox County had two approved substantial amendments in PY 2023.

The first was to the 2020 – 2024 Con Plan addressing CDBG-CV funds. Knox County canceled the McNabb CenterPointe Expansion project, originally funded with \$650,000 in CDBG-CV funds. The CenterPointe expansion was canceled due to unforeseen construction costs and delays. Approximately \$523,035 of the funds were reallocated to public service and homeless housing and service programs.

In PY 2022, Knox County planned to allocate \$313,900 in CDBG funds for a street improvement project at an affordable housing community, scheduled to begin that year. Due to unforeseen circumstances, the project's start date was delayed until the end of 2024. Consequently, the second approved substantial amendment was to the PY 2022 Annual Action Plan to cancel this project and reallocate the funds to the PY 2023 Knox County Home Rehabilitation Program activity.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

NA

CR-50 - HOME 24 CFR 91.520(D)

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

Construction and acquisition projects are monitored annually throughout the affordability period to ensure compliance with HOME requirements. On-site inspections ensure compliance with property conditions both inside and outside of the structures. Knox County conducts on-site visits to project locations, reviews resident files in conjunction with the HOME Compliance Report to verify their eligibility, and then responds by letter to the agency with the results of the review.

Six HOME-Assisted projects received an on-site monitoring review during PY 2023. Projects receiving on-site monitoring reviews were evaluated in six areas of their projects: Rental Policies and Procedures, Tenant Selection Procedures, certification of tenant income and assets, low-mod-income rents, property standards, and residential leases. The following table provides a list of all projects that received on-site monitoring during the reporting period.

GRANTEE NAME	PROJECT	VISIT DATE	HOME UNITS	LOCATION	PERIOD OF AFFORDABILITY (YEARS)	FINDINGS
Knoxville-Knox County CAC	CAAN House	5/17/24	1	North	15	No findings
HomeSource	Blueberry Ridge	5/29/24	30	North	20	No findings
HomeSource	Willow Place	5/29/24	5	Northwest	20	No findings
HomeSource	Willow Place II	6/15/24	7	Northwest	20	No findings
McNabb Center	Coster Road	5/23/24	7	North	20	No findings
Sertoma	Ramona Group Home	7/14/23	6	West	10	No findings

Table 14– HOME Monitorings

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

Knox County's HOME written agreement requires subrecipients to submit an Affirmative Marketing Plan for developments containing five or more HOME-assisted units. During on-site reviews, subrecipients must provide evidence that they follow their

plan in advertising, flyers, etc. and that the plan is still in effect.

The County continues to further affirmative marketing actions to involve minorities and women in the HOME program. Knox County Procurement contacts its Business Outreach Division when looking for vendors, the department then notifies potential contractors. The County also adheres to the following policies and procedures:

- When informing the public, owners, and potential tenants about the Federal Fair Housing Laws and affirmative marketing policy the Equal Housing Opportunity logotype or slogan is used in press releases and solicitations for owners and written communication to fair housing and other groups.
- Owners of rental units containing five or more units must use the Equal Housing Opportunity logotype or slogan in advertising and display the fair housing posters.
- Data, including race and ethnicity, on households is maintained on property that receives homeowner rehabilitation assistance.
- Owners are required to maintain data, including race and ethnicity, of households displaced as a result of program activities.
- Owners are required to maintain data on tenants, including how potential applicants were informed of the housing opportunities (Tenant Selection Policy).
- Affidavits are maintained on legal or public notices placed in the Knoxville Focus and/or community papers.

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

Knox County received \$2,409.04 in program income from HOME during PY 2023 that will be re-distributed towards future HOME-funded projects.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

In the 2020 – 2024 Con Plan, the County emphasized affordable housing as a top priority and directed its HOME funds towards initiatives aimed at increasing the availability of affordable housing. Throughout its history, the allocated funding has primarily benefited low-income households, notably through the construction of new rental housing units. The County anticipates using its remaining and future HOME funds to work toward fostering and maintaining affordable housing stock.

Beyond the allocation of HOME funds, the County actively nurtures and sustains affordable housing initiatives through a range of funding channels, including CDBG, CDBG-CV, ERA, and SLFRF funding. The County's comprehensive CDBG-funded home rehabilitation programs are designed to safeguard the naturally occurring affordable housing inventory. By offering essential emergency and minor home repairs, these programs contribute to prolonging the longevity of homes throughout Knox County.

CR-58 – SECTION 3

Identify the number of individuals assisted and the types of assistance provided

TOTAL LABOR HOURS	CDBG	HOME
Total Number of Activities	1	0
Total Labor Hours	NA	NA
Total Section 3 Worker Hours	NA	NA
Total Targeted Section 3 Worker Hours	NA	NA

Table 14 – Total Labor Hours

QUALITATIVE EFFORTS - NUMBER OF ACTIVITIES BY PROGRAM	CDBG	HOME
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	NA	NA
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	NA	NA
Direct, on-the job training (including apprenticeships).	NA	NA
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	NA	NA
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	NA	NA
Outreach efforts to identify and secure bids from Section 3 business concerns.	NA	NA
Technical assistance to help Section 3 business concerns understand and bid on contracts.	NA	NA
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	NA	NA
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	NA	NA
Held one or more job fairs.	NA	NA
Provided or connected residents with supportive services that can provide direct services or referrals.	NA	NA
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	NA	NA

Assisted residents with finding child care.	NA	NA
Assisted residents to apply for, or attend community college or a four year educational institution.	NA	NA
Assisted residents to apply for, or attend vocational/technical training.	NA	NA
Assisted residents to obtain financial literacy training and/or coaching.	NA	NA
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	NA	NA
Provided or connected residents with training on computer use or online technologies.	NA	NA
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	NA	NA
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	NA	NA
Other.	NA	NA

Table 15 – Qualitative Efforts - Number of Activities by Program

During PY 2020, Knox County awarded \$338,000 in CDBG funds to support a street improvement project carried out by Knoxville Habitat for Humanity. The project is in compliance with Section 3 under the pre-2021 Rule, and re-certification is carried out annually with all Section 3 business concerns and workers. The forthcoming projects with HomeSource will comply with Section 3.

The County maintains records of its compliance for all projects that require Section 3 prior to the implementation of the new Rule within its programmatic archives. Projects that meet or exceed the Section 3 threshold in alignment with the new Rule will be reported in IDIS at completion and be detailed in its corresponding CAPER.

APPENDIX A: PROGRAM YEAR 2023 AWARDED PROJECTS

GRANTEE	MATRIX CODE	AWARD DATE	SOURCE	AWARD
Angelic Ministries	05F- Substance Abuse Services	1/29/24	CDBG-CV	\$53,619
Knoxville-Knox County CAC	14A – Rehab; Single-Unit Residential	9/20/23	CDBG	\$300,000
Knoxville-Knox County CAC	03T – Operating Costs of Homeless/AIDS Patients Programs	12/8/23	CDBG	\$80,326.55
CONNECT Ministries	05Q – Subsistence Payment	1/4/24	CDBG-CV	\$70,000
HomeSource East Tennessee	03K– Street Improvements	6/24/24	CDBG	\$267,500
InterFaith Health Center	05M – Health Services	2/26/24	CDBG-CV	\$75,000
Knoxville Leadership Foundation	05D – Youth Services	2/1/24	CDBG-CV	\$114,416.40
Metro Drug Coalition	05F- Substance Abuse Services	1/3/24	CDBG-CV	\$50,000
Neighborhood Housing, Inc.	14A – Rehab; Single-Unit Residential	9/12/23	CDBG	\$100,000
Public Defender’s Community Law Office	05C – Legal Services	10/2/23	CDBG	\$20,000
Restoration House	05L – Child Care Services	12/7/23	CDBG	\$50,000
Sacred Ground Hospice Center	05M – Health Services	4/3/24	CDBG-CV	\$19,758
University of Tennessee, Knoxville	03T – Operating Costs of Homeless/AIDS Patients Programs	1/29/24	CDBG	\$15,000
Volunteer Ministry Center	03T – Operating Costs of Homeless/AIDS Patients Programs	1/3/24	CDBG-CV	\$160,000

APPENDIX C: CITIZEN PARTICIPATION

PUBLIC NOTICE

Knox County published a notice in the Knoxville Focus and on the Knox County website on September 3, 2024. Information regarding the CAPER, public comment, and the public hearing were included in the Public Notice.



NOTICE OF PUBLIC MEETING

Knox County Consolidated Annual Performance and Evaluation Report Knox County Grants & Community Development

The Knox County Grants & Community Development Public Hearing is scheduled for 1:00 p.m. on Thursday, September 19, 2024, at the following location:

KCGCD Dante Office
405 Dante Road
Knoxville, TN 37918

The Knox County Grants & Community Development (KCGCD) 2023 Consolidated Annual Performance and Evaluation Report (CAPER) documents the County's activities and performance under the Community Development Block Grant (CDBG), Community Development Block Grant COVID (CDBG-CV), and the HOME Investment Partnerships (HOME) programs during the past year addressing specific housing and service needs of the community.

The public comment period is September 3 through September 20, 2024. The final version of the CAPER will be submitted to HUD for final approval by September 30, 2024.

Knox County residents are encouraged to share their verbal or written comments about the County's CAPER at the 1:00 p.m. public hearing on Thursday, September 19, 2024. The meeting can be attended in person or virtually. The County will incorporate all comments recorded during the hearing into the final CAPER. A draft copy of the CAPER and information on how to attend virtually are available at <https://knoxcounty.org/communitydevelopment/>. Printed versions can be found at KCGCD offices, the Lawson McGhee Library, and the Knoxville Community Development Corporation office. Comments may also be submitted via email to grants@knoxcounty.org, calling KCDGCD at the number below, or by mail to KCGCD, 400 Main Street, Suite 364 Knoxville, TN 37902.

Persons requiring special assistance or accommodation should contact KCGCD at 865-215-5253 at least three days before the public meeting.

"Si usted necesitara asistencia para este aviso en otro idioma, por favor llame al 865-694-8880 para mayor información y mencione del Desarrollo Comunitario del Condado de Knox."





AVISO DE REUNIÓN PÚBLICA

Condado de Knox Informe anual consolidado de evaluación y desempeño Subvenciones y desarrollo comunitario del condado de Knox

La audiencia pública de subvenciones y desarrollo comunitario del condado de Knox está programada para la 1:00 p.m. del jueves 19 de septiembre de 2024, en el siguiente lugar:

KCGCD Oficina de Dante
405 Dante Road
Knoxville, TN 37918

El informe de evaluación y desempeño anual consolidado (CAPER) de 2023 del Departamento de Subvenciones y Desarrollo Comunitario del Condado de Knox (KCGCD) documenta las actividades y el desempeño del condado en el marco de los programas de subvenciones en bloque para el desarrollo comunitario (CDBG), Subvenciones en bloque para el desarrollo comunitario COVID (CDBG-CV) y Asociaciones de inversión HOME (HOME) durante el año pasado, abordando necesidades específicas de vivienda y servicios de la comunidad.

El periodo de comentarios públicos es del 3 al 20 de septiembre de 2024. La versión final del Informe Anual Consolidado de Desempeño y Evaluación (CAPER) se presentará al Departamento de Vivienda y Desarrollo Urbano (HUD) para su aprobación definitiva antes del 30 de septiembre de 2024.

Se anima a los residentes del condado de Knox a compartir sus comentarios verbales o escritos sobre el CAPER del Condado en la audiencia pública de la 1:00 p.m. el jueves 19 de septiembre de 2024. Se puede asistir a la reunión en persona o virtualmente. El condado incorporará todos los comentarios registrados durante la audiencia en el CAPER definitivo. Un borrador del CAPER e información sobre cómo asistir virtualmente están disponibles en <https://knoxcounty.org/communitydevelopment/>. Las versiones impresas pueden encontrarse en las oficinas de la KCGCD, en la Biblioteca Lawson McGhee y en la oficina de la Corporación de Desarrollo Comunitario de Knoxville. Los comentarios también pueden enviarse por correo electrónico a grants@knoxcounty.org, llamando a KCDGCD al número que se indica más abajo, o por correo postal a KCGCD, 400 Main Street, Suite 364 Knoxville, TN 37902. Las personas que necesiten asistencia especial o adaptaciones deberán ponerse en contacto con la KCGCD en el 865-2155253 al menos tres días antes de la reunión pública.

"Si usted necesitara asistencia para este aviso en otro idioma, por favor llame al 865-694-8880 para mayor información y mencione del Desarrollo Comunitario del Condado de Knox."





I Want To... Live/Visit Business Government Live Stream Mayor's Update

Grants and Community Development Public Documents Public Notices Staff

Public Notices

PY 2023 CAPER Draft

Knox County has published its draft 2023 Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER documents the County's activities and performance under the Community Development Block Grant (CDBG), Community Development Block Grant COVID (CDBG-CV), and the HOME Investment Partnerships (HOME) programs during the past year addressing specific housing and service needs of the community.

The CAPER draft is open for public comment from September 3 through September 20, 2024. Comments may be emailed to grants@knoxcounty.org, by phone at 865-215-5253, mailed to KCGCD, 400 Main Street, Suite 364 Knoxville, TN 37902, or made during the Public Hearing. All comments must be received no later than Wednesday, April 17, 2024.

KCGCD will host a Public Hearing at 1:00 p.m. on Thursday, September 19, 2024, at 405 Dante Road, Knoxville, TN 37918. Citizens may attend in person or register using the link below to attend virtually.

Public Notice

Aviso Público

Register to Attend the Public Hearing Virtually

PY 2023 CAPER Draft

Get Connected



Grants and Community Development

Main Office

City County Building Suite 364 400 Main Street Knoxville, TN 37902

Dante Office

Public Safety

Phone: 865-215-3980 Fax: 865-215-3997

Hours: Monday - Friday 8:00 am - 4:30 pm

STAKEHOLDER EMAIL

Key stakeholders were sent emails regarding the publishing on the CAPER, public comment, and the public hearing on September 3, 2024.

Knox County Draft PY 2023 CAPER



Alanna McKissack

To

Bcc: rjensen@knoxvilletn.gov; Lemerson@a1learningconnections.com; asteptowardshome@gmail.com; tnpastor@comcast.net; todd@thumbprint.consulting; lz@knoxalliance.com; asianfestivalknox@gmail.com; donturk@breakthroughgrants.org; jvncil@breakthroughknoxville.org; +295 others

Reply Reply All Forward

Tue 9/3/2024 9:28 AM

Hello,

Knox County has published its draft 2023 Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER documents the County's activities and performance under the Community Development Block Grant (CDBG), Community Development Block Grant-CARES Act (CDBG-CV), and the HOME Investment Partnerships (HOME) programs during the past year addressing specific housing and service needs of the community. We encourage you to share any verbal or written comments about the County's CAPER during throughout the public comment period, September 3 through September 20, 2024.

A draft copy of the CAPER and information about our upcoming public hearing on Thursday, September 19 can be found at https://knoxcounty.org/communitydevelopment/public_notices.php.

Alanna McKissack

Community Relations Manager Grants and Community Development Office: 865-215-5253 400 West Main Street, Suite 364 Knoxville, TN 37902



PUBLIC HEARING

Knox County Grants & Community Development hosted a hybrid (in-person and virtual) Public Hearing on the CAPER at 1:00 p.m. on Thursday, September 19, 2024. There were three in-person attendees and two virtual attendees. All comments and questions were documented.

- In-person
 - Jeremiah Branson- Knoxville Leadership Foundation
 - Adam Montgomery - Knoxville Leadership Foundation
 - Everly Manes – Knoxville Leadership Foundation
- Virtual
 - Debra House-Legal Aid of East Tennessee
 - Karen Pershing-Metro Drug Coalition

PUBLIC COMMENT PERIOD PARTICIPATION

Knox County citizens were encouraged to share their verbal or written comments about the County’s proposed amendments. The proposed amendments were made available for public comment from September 3, 2024 to September 20, 2024.

DATE	NAME AND AGENCY	COMMENTS	KCGCD RESPONSE
9/3/2024	Noah Jones Bridge Refugee Services	<p>“Bridge Refugee Services was proud to be a part of the CAPER's recorded impact as a partner agency through SLFRF results”</p> <p>"There appears to be a disconnect in priorities (either in statement of importance or in spending), because Homeless Services far outstrips other spending though it's the fourth stated Goal and Outcome. Is there a reason for this?"</p>	Goals and Outcomes are not listed in any particular order.
9/11/24	Debra House Legal Aid of East Tennessee	I would like to see discussion of the role of legal assistance for those experiencing housing stability and those experiencing homelessness. Legal issues often underlie housing instability. Legal Aid is able to help with housing related legal issues.	CDBG are not currently supporting legal assistance, however the CLO provides case management for offenders leaving the system.

APPENDIX D: FINANCIAL REPORTS

The following financial reports are included in this document:

- PR-26 CDBG Financial Summary
- PR-26 CDBG-CV Financial Summary
- HOME Match