



Housing and Neighborhood  
Development Department

Kevin DuBose, Director

**2024-2025 DRAFT Annual Action Plan**  
**March 28, 2024**

For U.S. Department of Housing and Urban Development  
(HUD) Community Planning and Development (CPD)  
Programs:

Community Development Block Grant (CDBG)

HOME Investment Partnerships (HOME) and

Emergency Solutions Grant (ESG)

# Executive Summary

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

### 1. Introduction

This is the annual update to the City of Knoxville's 2020-2024 Consolidated Plan that addresses affordable housing, homelessness, and other public service and infrastructure needs benefiting low- and moderate-income (LMI) individuals/households (defined by HUD as within 80% of Area Median Income (AMI)) and areas that are predominately composed of LMI individuals/households. While the City of Knoxville is developing a housing strategy that addresses housing concerns at *all* income levels,

(see the City's Housing Strategy entitled ***Toward an Attainable, Resilient Knoxville*** at [www.Knoxvilletn.gov/development](http://www.Knoxvilletn.gov/development) and click on the blue oval/*Housing Strategy Update February 15, 2024*)

the Annual Action Plan satisfies a HUD requirement for an annual update to how the City is programming funding it receives from the U.S. Department of Housing and Urban Development (HUD) Office of Community Planning and Development. The projects and activities described in the Annual Action Plan focus on LMI individuals/households/areas.

While the Consolidated Plan, required by HUD every 3 or 5 years, sets the overarching goals for how the City plans to utilize HUD funds on community needs, it is a strategic plan only. Funding is appropriated annually by Congress and each year the City of Knoxville must explain through its Action Plan update, how it will address community needs with the coming year's HUD funding.

The program year (PY)2024 Annual Action Plan is the fifth and final year of the 2020-2024 Consolidated Plan period. PY2024 covers projects and activities that will be funded July 1, 2024, through June 30, 2025.

*Please note: As of March 28, 2024, the U.S. Department of Housing and Urban Development (HUD) has not announced FY2024 allocation amounts. In the past, HUD advised that a grantee may delay submission of its Action Plan until 60 days after the date allocations are announced, or until August 16 (whichever comes first). Grantees may use a "Contingency Provision" for describing how it will allocate funds once actual funding amounts are made known. The City of Knoxville will be using estimated amounts (based on an anticipated 2% reduction from PY2023 HUD allocation amounts) with percentages for determining the actual amounts once the PY2024 allocation amounts are provided by HUD. All dollar amounts and goals/accomplishment*

*numbers in red ink in this draft document should be understood as estimates. The final Annual Action Plan, submitted to HUD, will include actual dollar amounts and numbers.*

The 2020-2024 Consolidated Plan, submitted to HUD in 2020, included extensive community input and set the following goals: Reduce and Prevent Homelessness; Stabilize and Revitalize Neighborhoods; Create Economic Opportunity; and Enhance the Availability, Accessibility, and Quality of Affordable Housing. Please see the [Appendix](#) for a document that describes priority objectives under each goal.

The Action Plan allows for the annual evaluation of changes in community needs, identification of emerging challenges and opportunities, and changes in funding sources and amounts. The City will describe in the following sections of this HUD template how it consulted with housing and service providers, including organizations assisting individuals/households experiencing homelessness and others, to ascertain community needs/gaps. The Plan also describes how the public was engaged early in the process to reflect upon the consultation findings, data presented, analysis of previous performance, anticipated funding, and to share feedback on priority needs. Once all the information from consultation, data analysis, and public feedback was gathered, priority needs were finalized in the areas of affordable housing, homelessness, and public services/infrastructure. See the [Appendix](#) for Priority Needs.

The following sections also contain descriptions of expected resources and how the City will use (primarily) HUD Community Development Block Grant (CDBG), HOME Investment Partnerships Grant, and Emergency Solutions Grant (ESG) funds in the coming program year (PY) on projects to assist in addressing priority needs. The City estimates the following amounts for use in PY2024: **\$1,631,292** in CDBG; **\$1,153,456** in HOME; and **\$146,388** in ESG funds. Amounts in *italics* represent estimates for unspent prior year HUD funds.

Following that, the document contains descriptions of the projects anticipated, including dollar amounts, accomplishment goals (including numbers of expected recipients by income level), and completion dates.

The Priority Need activities resulting from the consultation and public process were included in City of Knoxville applications for CDBG and Homeless Grant funding, released on February 1, 2024. Two mandatory technical assistance workshops were held on February 5<sup>th</sup> and 6<sup>th</sup> for applicants to help ensure understanding of eligibility requirements and priorities for funding, among other important information, to give them the best chance for submitting a successful proposal. Applicants are required to attend one of the two meetings to apply for funding. City staff also held two *office hours* sessions, offering applicants assistance with *ZoomGrants*, the online platform for grants management the City deployed in AUGUSR 2022. Ten applications were received for CDBG funds and 15 for Homeless Grants. The requests for funding significantly exceeded the funding available and difficult decisions had to be made, among many worthy proposals. While projects and funding are described herein, agencies and award amounts are not specified in the Plan.

Affordable Housing is also discussed in more detail, including public housing, homeless and other special needs activities, barriers to affordable housing, and other actions. Lastly, the template has program specific requirements. An appendix is attached at the end with supporting documentation.

A 30-day public comment period will follow the release of the draft Plan on March 28, and end on April 26, 2024. **A second public meeting is planned for April 23, 2024, at 5:30 PM, at the City's Public Works Service Center at 3131 Morris Avenue, 37909.**

After City Council review and approval, an abbreviated version of this template will be submitted to HUD via HUD's Integrated Disbursement and Information System (IDIS) either *60 days after the date HUD allocations are announced, or until August 16, 2024 (whichever comes first)*.

## **2. Summarize the objectives and outcomes identified in the Plan.**

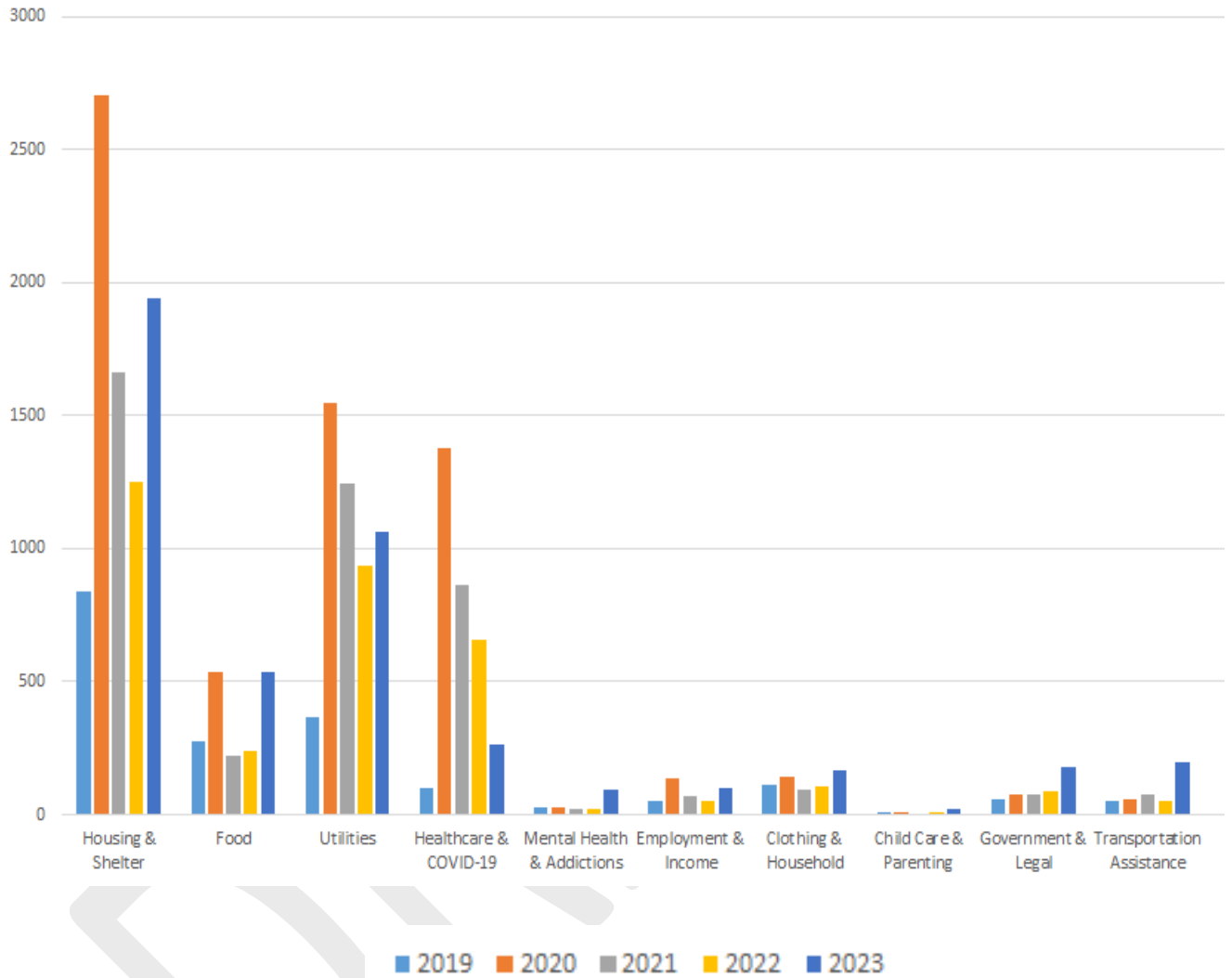
The City of Knoxville set goals and high priority objectives for its Five-Year Consolidated Plan that were developed through an extensive community engagement process in the summer of 2019 - before the COVID-19 pandemic. COVID-19 was declared a pandemic in late May 2020, and the impacts from both the disease and the economic consequences of the societal shutdowns exacerbated already long-standing issues of poverty and inequity in Knoxville. See the following section, Evaluation of Past Performance, for a description of how HUD and the City have responded to challenges presented since 2020.

As it stands currently, the transmission of the COVID-19 virus in the U.S. has mostly waned and the pandemic was declared *over* on May 23, 2023. However, sluggish pay rises, high interest rates to curb inflation, and a shortage of housing (at all income levels), have aggravated pre-pandemic issues, making it difficult for many Knoxvilleans to afford housing, utilities, healthcare, food, transportation, clothing, and childcare.

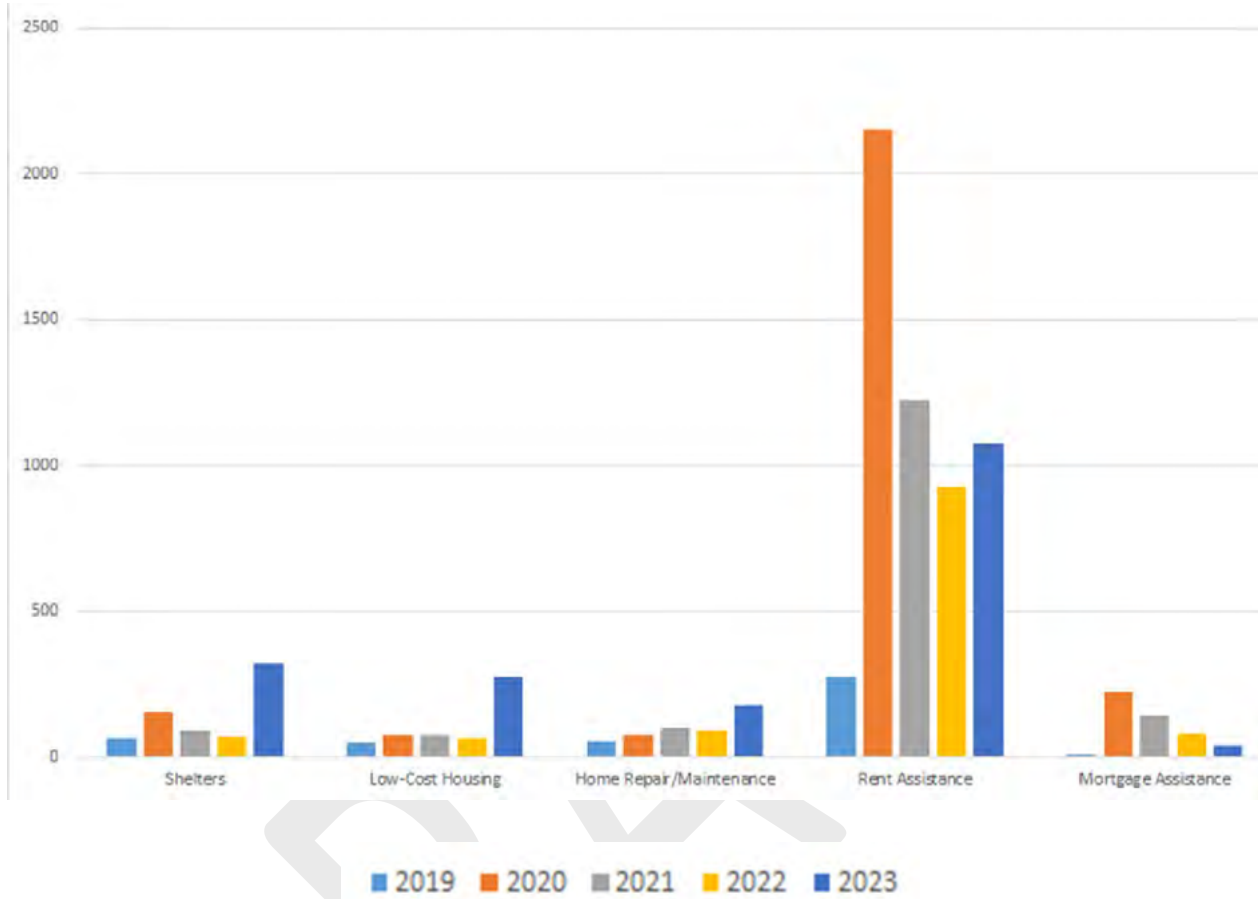
The charts below show the top service requests made through Knoxville's 2-1-1 system from calendar years 2019 through 2023.



## Community Needs – Top 2-1-1 Service Requests



## Top 2-1-1 Housing & Shelter Requests



### Housing and Shelter

In the first chart, Housing and Shelter remains the top category of requests throughout the five years. Requests for housing assistance, including utilities, continue to be the largest. The second chart breaks down Housing and Shelter requests with the highest category being Rent Assistance. Requests for Rent Assistance were the highest need in 2019 (pre-pandemic) in the Housing and Shelter category, as Knoxville was already experiencing a lack of affordable rental housing. As expected, requests for Rent Assistance spiked in 2020 (up 617% from 2019) during the beginning of the pandemic, as people were suddenly out of work and unable to pay their rent. Most likely due to the federal moratorium on evictions and/or CARES Act/American Rescue Plan Act rental assistance programs, Rent Assistance requests then began to decrease: 42% in 2021 and 28% in 2022, although in 2022 there were still about 3 times the number of requests for Rent Assistance than in 2019. In 2023, when the pandemic was ending, Rent Assistance requests began climbing again (increasing 22% from 2022) and about 3.7 times the number of requests in 2019.

Requests for Shelter accounted for the second highest need in the first year of the pandemic (2020) and in 2023 (last year of the pandemic). Mortgage Assistance requests were very low prior to the pandemic (although requests for Low-Cost Housing and Home Repair/Maintenance need to be factored-in), but rose to the second highest housing need in 2020, before decreasing incrementally from 2021 through 2023. This was most likely due to mortgage lenders allowing some flexibility with loan payment time extensions and Tennessee’s decision to provide emergency mortgage assistance payments through the State (as opposed to rental assistance which was managed by Knox County).

Available, accessible, and quality affordable housing is the greatest need for the lowest-income households, including those experiencing homelessness, and others still recovering from the economic consequences of the COVID-19 pandemic and rising inflation in the last several years. Beyond reducing and preventing homelessness, the provision of affordable housing also assists in stabilizing and revitalizing neighborhoods and creating economic opportunity through development and construction. Additionally, the City endeavors to ensure energy conservation in its housing programs and to eliminate identified lead-based paint hazards in pre-1978 housing.

#### Utilities

Rising utility costs create additional burden for low- and moderate-income households. CARES Act/American Rescue Plan Act rental assistance programs also served hundreds of households with utility assistance. KUB’s Project Help and LIHEAP are available for households that struggle to pay utility expenses. The City uses HUD funds to provide major and minor home repairs which often help homeowners to reduce their utility costs.

#### Food

The City spent more than \$310,000 (see CDBG-CV expenditures below) to assist the Knoxville-Knox County Community Action Committee (CAC) expand their Mobile Meals Kitchen.

#### Healthcare and COVID-19/Mental Health and Addictions

The City plans to allocate \$250,000 (Knox County Opioid Settlement Funds) in PY2024 to assist organizations that mitigate or prevent opioid addiction.

### **2020-2024 Consolidated Plan Goals**

The strategies and projects outlined in the fifth year Annual Action Plan, below, continue to focus on the following goals:

1. Reduce and Prevent Homelessness

Along with the data above, feedback from homeless service providers was considered. Feedback included the need for: Medical, mental health and addiction services; Better coordination of outreach services; Warming (and cooling centers); Hygiene services (clean/safe water, public restrooms, and showers) and survival supplies for the unsheltered; Greater diversity of shelter options (non-religiously-affiliated, low-barrier and for specific populations (LGBTQUI+ affirming, youth, seniors, and assisted living); Rehabilitation of shelters; Housing Navigation; Permanent Supportive Housing; Enforcement of case management standards; and more Affordable housing options. All comments provided by the Knoxville-Knox County Office on Housing Stability are included in the [Appendix](#).

Funding priorities for reducing and preventing homelessness are based on data analysis and consultation with homeless service providers, and were presented at the January 23 public meeting for feedback. The PY2024 Funding Priorities include:

#### *Street Outreach*

- More resources for people in living in encampments (clean water, toilets, showers, survival supplies, street medicine, mental health care)

#### *Emergency Shelter/Services*

- Greater diversity of emergency shelter options, including: non-congregate, youth, seniors, non-religiously affiliated, LGBTQIA+-affirming, assisted living, and low barrier
- More capacity for medical respite programs for unhoused people

#### *Homelessness Prevention*

- Case management and other services for people who are housed to keep them housed

#### *Rapid Re-housing*

- Affordable, attainable housing for people to move into from homelessness

#### *Homelessness Management Information System (HMIS)*

- Better utilization of CHAMP/HMIS to make referrals for case management, transitional housing, and other resources

Multiple funding streams help advance the community's strategies on preventing and ending homelessness, including HUD Continuum of Care funds (passing directly from HUD to non-profit agencies), HUD Youth Homelessness Demonstration Grant (YHDP), HUD HOME Investment Partnerships Grant – American Rescue Plan (HOME-ARP), HUD Emergency Solutions Grant (ESG) funds, and local Homeless General Funds (HGF).

HOME-ARP is a HUD funding resource to reduce homelessness and increase housing stability. HUD required HOME-ARP grantees to engage in consultation and public participation processes in the

development of their HOME-ARP Allocation Plan. The City held consultation meetings beginning in April 2022, a public meeting and comment period in September 2022, and submitted its HOME-ARP Allocation Plan in October 2022. HUD approved the City's HOME-ARP Allocation Plan on December 5, 2022, for \$4,076,859. The deadline to spend the funds is September 30, 2030. The Plan may be found at [www.knoxvilletn.gov/development](http://www.knoxvilletn.gov/development) under the "Reports and Plans" tab. The plan describes the City of Knoxville's intention to distribute HOME-ARP funds for the:

1. Development of and support for affordable housing (Permanent Supportive Housing, specifically) - \$2,900,000 (71% of the funds) – These funds support the construction of 58 units of Permanent Supportive Housing at Callahan Flats (approved by City Council in April 2023);
2. Provision of supportive services - \$1,000,000 (25%) – Yet to be encumbered but discussions are underway with a potential provider; and
3. Administration of the HOME-ARP grant - \$176,859 (4%)

Emergency Solutions Grant (ESG) funds are dedicated to providing assistance to people experiencing homelessness through supporting the efforts of non-profit and public agencies. ESG funds must be spent within six component categories: Street Outreach, Emergency Shelter/Services, Homelessness Prevention, Rapid Re-Housing, Homelessness Management Information System (HMIS), and program administration. Street Outreach and Emergency Shelter/Services activities are capped at 60% and program administration is capped at 7.5% of the annual allocation of ESG. All ESG funds require a 1:1 match, which the City provides using local Homeless General Funds (HGF).

The City estimates receiving \$146,388 in ESG funds for PY2024. The City proposes to use \$81,245 (55%) for Emergency Shelter and Street Outreach. An estimated 60 individuals will be provided Emergency Shelter/Services with \$31,245 and 50 individuals will be provided Street Outreach services with \$50,000 in ESG Funds. The City also proposes to spend \$54,164 (37%) assisting 20 individuals with Rapid Re-Housing services.

All ESG funds require a 1:1 match, which the City provides using local Homeless General Funds (HGF). The City intends to use an estimated \$240,000 in local Homeless General funds to provide Emergency Shelter/Services to approximately 425 individuals in PY2024.

HUD CDBG funds may be used for Public Facility improvements, including shelter improvements. During the winter storms in January 2024, there was a dire need for additional emergency shelter/warming centers. The City intends to use \$348,158 of its unspent prior year CDBG funds to make building improvements to provide improved emergency shelter to approximately 190 individuals who are experiencing homelessness. Of those funds, \$198,158 will be used to improve shelter space for men who are experiencing homelessness and women and their children who are homeless because they are fleeing domestic violence. The remaining \$150,000 will be used to improve weekend and *White Flag* shelter for individuals who are experiencing homelessness and/or whose homes have become unsafe because of hazardous weather conditions.

## 2. Stabilize and Revitalize Neighborhoods

Based on feedback from community partners, developing and maintaining affordable housing are identified as the primary ways to stabilize and revitalize neighborhoods. See section 4. Enhance the Availability, Accessibility, and Quality of Affordable Housing, below.

Additionally, the City proposes to use **\$28,000 (0.5%)** of its PY2024 CDBG allocation (estimated at **\$1,631,292**) to support design and technical assistance services that will serve **eight** organizations or businesses in LMI redevelopment areas.

## 3. Create Economic Opportunity

The City uses its HUD CDBG and HOME funds on activities that benefit LMI people, and often those activities create a ripple effect on the economy and provide job opportunities for more LMI people. From PY2015 to PY2022 (eight years), the City used \$17.2M (68.4%) of its CDBG and HOME funds for construction activities, including housing development and rehabilitation, commercial façade improvements, and public facility improvements. The City tracks *Section 3 Worker* and *Targeted Section 3 Worker* labor hours for HUD-funded construction projects over \$200,000. The City of Knoxville anticipates four projects in PY2024 will trigger Section 3, which is intended to help create economic opportunities for LMI Knoxville residents.

HUD-funded construction projects also require compliance with Davis Bacon and Related Acts (DBRA). DBRA requires contractors and subcontractors to pay workers the *prevailing wage* (and often fringe benefits) for the specific work category and geographic area.

Since PY2017, the City has committed \$40.36M in local General Funds to support the construction of new affordable housing. The City's Affordable Rental Development (ARD) program and Affordable Housing Fund (AFH) contributions of \$22M leveraged more than \$426.7M in other funds that are being used to support construction labor, materials, and services. These large-scale investments help uplift neighborhoods by encouraging future investments in these neighborhoods.

The City's Housing and Neighborhood Development department also supports small businesses, minority-owned businesses, and women-owned businesses (DBEs) through purchasing and procurement. In FY2023, the City of Knoxville contracted with Miller3 to complete a Disparity Study. Miller3 made several recommendations for how the City can better serve Knoxville's small business community, especially minority-owned and women-owned businesses. The City of Knoxville is developing a plan to implement some of those suggestions. One suggestion was for Housing and Neighborhood Development to set DBE goals for CDBG and HOME subrecipients. These goals will start with CDBG subrecipients in PY2024.

The City of Knoxville, in cooperation with KCDC, the City's redevelopment authority, implements redevelopment plans in low- and moderate-income areas (LMAs) to strengthen public and private investment create job opportunities, reduce the number of blighted and abandoned properties, and

reduce crime. Redevelopment, along with other actions, support mixed-use development. The City's Commercial Façade Improvement program is designed to encourage private investment in older neighborhoods. Many of these neighborhoods are LMAs and/or areas of racial and minority concentration and these efforts provide new opportunities for LMI households. Policies on redevelopment coordinate residential redevelopment with adjacent neighborhood commercial development so that both come on-line at the same time. This serves to support both efforts. Additionally, mixed-use development that combines ground floor commercial use with upper-level housing use is underway downtown as well as in smaller commercial nodes outside of the City center. The City's Commercial Façade Improvement program provides local funds to assist such developments. These funds also create job opportunities and increase access to desired amenities in redeveloping neighborhoods.

Knoxville has a construction labor shortage, which creates challenges for developers of housing and other projects and drives up overall construction costs. In January 2023, Knoxville Chamber estimated that Knoxville needs 2,028 Construction and Extraction Workers in 2023 to meet current needs. The greatest need is for construction laborers, electricians, first-line supervisors, carpenters, plumbers / pipefitters / steamfitters, and operating engineers/equipment operators.

The Knoxville Area Association of Realtors' 2023 State of Housing report explained that Knoxville's housing stock shortage is further challenged by labor shortages and increased land and material costs. The labor shortage caused residential construction services costs (including skilled workers, legal, architectural, and engineering services) to rise 26.2% above pre-pandemic levels. Over the last three years, these variables have delayed housing projects and increased new home prices.

The Knoxville Chamber also identified a construction labor shortage. In their article, *The Construction Industry and Tracking the Trends of Economic Growth*, they shared that Knoxville (along with the rest of country) has a construction labor shortage that will most likely get worse before it gets better. The number of available jobs significantly exceeds the number of individuals entering the construction trades. The article goes on to say, "The industry needs to promote, subsidize, and train future workers for all trades engaging with trade schools, colleges and universities. Out of necessity, construction companies are investing in training skilled labor by collaborating directly with high schools, trade schools and community colleges."

In 2022, the City of Knoxville's Housing and Neighborhood Development department formed the Construction Career Ladder Roundtable as a response to a request from the Knoxville NAACP to start a construction career ladder. They reasoned that Black/African Americans and East Knoxville/Mechanicsville residents are underrepresented in the construction trades. Moving this needle requires more resources than the City can provide alone, so the Roundtable was formed.

The Construction Career Ladder Roundtable celebrated a full year of meeting and collaborating in November 2023. Over the past year, 43 individuals representing 24 different organizations, companies, or government offices met to share strategies to increase the number of individuals in Knoxville who are

entering the construction trades. The group is rooted in equity and committed to serving low- and moderate-income individuals.

Roundtable participants at the meeting in February 2024, identified four target populations that are in need of additional resources and services to find quality jobs in the construction trades: 1.) high school students, 2.) individuals with a justice background, 3.) disengaged young adults, and 4.) individuals who speak English as a second language. An additional comment was received: IT, programming, and tech jobs are all in demand and exploring how skilled trades can be best supported is an emerging need.

Knoxville has a construction labor market shortage which puts additional strain on affordable housing developers. The greatest workforce development need in Knoxville is skills training and removal of barriers for low- and moderate-income individuals to enter the construction trades. The Construction Career Ladder Roundtable will continue to meet in 2024 to discuss ways to support and encourage workers to enter the construction trades.

Beginning in PY2016, the City began focusing its CDBG Public Services funding (capped at 15% of the annual CDBG allocation) on workforce development. Since PY2016, the City has spent \$1,255,769 (approximately 9% over seven years) of its HUD CDBG funds to support non-profit-led, workforce development programs. Initially, the funds were used to support at-risk young adults (aged 18-24) to learn the construction trades, mostly through providing minor home repairs for LMI households. Over the years, the programs expanded to include culinary arts, medical, Green Construction, as well as adults over the age of 24 with a justice background. In PY2024, this will include a new Home Builder's Institute (HBI) Building Maintenance Certification and English classes for individuals who have identified that language is a barrier to employment.

Since PY2023, the City has prioritized CDBG funding for workforce development programs that focus on advancing opportunities for laborers, subcontractors, and general contractors within the construction trades and the removal of barriers for LMI people to enter the construction trades. Prioritizing funding for construction-related workforce development was presented at the January 23 public meeting for feedback.

The City of Knoxville proposes to use \$244,694 (capped at 15%) of its PY2024 CDBG allocation to eligible subrecipients to provide Public Services/construction-related employment training (including a new Building Maintenance Technician training option) and English as a Second Language (ESL) classes, to an estimated 226 LMI individuals.

#### 4. Enhance the Availability, Accessibility, and Quality of Affordable Housing

Demand for rental housing in Knoxville reached its highest level on record in 2022, according to the 2023 Housing Report released by the Knoxville Area Association of Realtors (now East Tennessee REALTORS). From their 2024 Forecast Report released on February 1, 2023: "After experiencing double-digit increases in 2022, rent growth slowed considerably in the latter half of 2023. Rents in the Knoxville

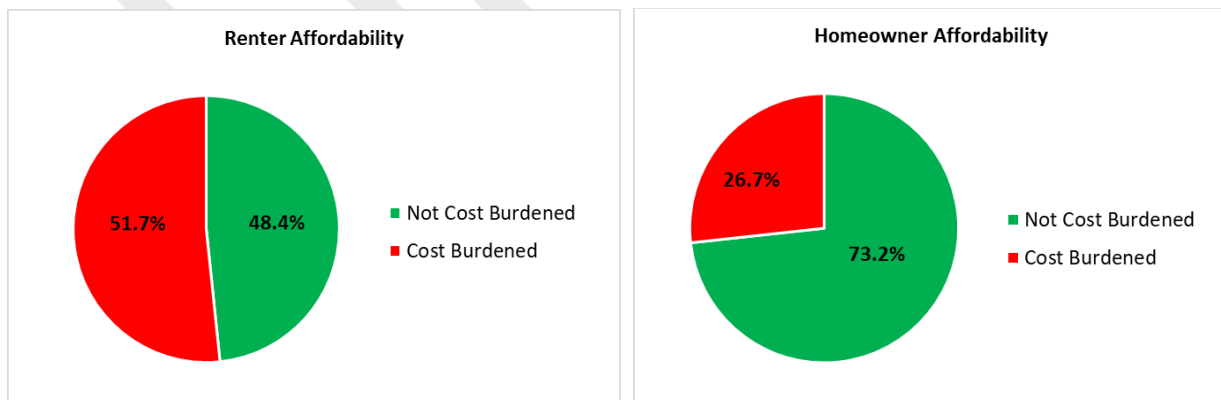


metro area rose 3.9% from the previous year in the fourth quarter of 2023. This deceleration is expected to continue over the next year, with apartment rent growth forecasted to slow to an average of 3.1% in 2024. Knoxville’s apartment occupancy rate declined throughout 2023 but nonetheless remains among the highest in the country. Occupancy is expected to continue falling as new units become available, with the occupancy rate forecasted to decline to an average of 96.4% in 2024.”

Regarding homeownership, the East Tennessee REALTORS 2024 Forecast states that thousands of potential homebuyers have been priced-out of the housing market. “Demand remains suppressed because a growing share of households cannot afford to purchase a home considering prevailing mortgage rates and home prices.” Further, “...the annual income needed to afford the median-priced home rose from \$78,254 in 2022 to \$94,191 in 2023, meaning roughly two-thirds of residents cannot afford the typical home.”

However, due to historically low interest rates and the “Lock-In Effect” (homeowners capitalizing on unprecedented low interest rates during the first two years of the pandemic), “over 56% of homeowners with a mortgage in Tennessee have rates below 4% compared to just 19% in 2013.” (East Tennessee REALTORS 2024 Forecast Report) This prevents homeowners with these lower interest rates from wanting to sell their homes “... and more likely to retain their current residence as an investment rental property when they do, keeping much needed supply from hitting the market.” (East Tennessee REALTORS 2024 Forecast Report)

The most recent five-year estimates (2018-2022) through the third year of the pandemic, show that the percentage of renter-occupied housing units in Knoxville (Knoxville city) continued to rise. Renter-occupied units represented 53.8% (45,256) and owner-occupied units 46.2% (38,939) of 84,195 total occupied housing units. The median rent for occupied units with rent was \$1,043/month (up \$76) and the number of cost-burdened renter households was 51.7% (down 5%). The median mortgage cost was \$1,232/month (up \$85) and the number of cost-burdened homeowner households was 26.7% (up 2.7%).



Source: 2022 American Community Survey, 5-year Estimate

Traditionally, homeownership has been the core of the City's housing programs, as it represents the best opportunity for individuals and families to build long-term wealth. Homeownership also stabilizes families and neighborhoods. The City's has spent millions in HUD funds to create opportunities for new homeownership through housing development and down payment assistance. With almost half (46%) of the housing stock in the city built prior to 1970 (55+ years ago), helping low- and moderate-income homeowners maintain their housing in good repair has also been a priority for the use of HUD funds. In recent years, however, homeownership has become increasingly unaffordable for most low- and moderate-income (LMI) individuals and households in the city of Knoxville.

Feedback from community partners included: Existing affordable housing units are aging-out of restrictive covenants and land restrictions; People with jobs, among others, are being evicted due to increased rents; With the inability to find alternative housing, people with jobs are living in their cars/hotels/couch-homeless; Homeownership is becoming unattainable and the need for more down payment and closing cost assistance is increasing; The need for home repairs greatly exceeds funding (roof repairs, especially) and partners' capacity; More rehabilitation of existing affordable housing is needed; Zoning is a problem for new development and it's hard to get the needed density; NIMBYism derails affordable (and even market rate) housing development; and Vulnerable populations (youth, single-parent, the disabled, and the elderly) continue to be disproportionately cost-burdened.

Funding priorities for affordable housing are based on data analysis and consultation, and were presented at the January 23 public meeting for feedback. The PY2024 Funding Priorities include:

- Construction of new affordable rental units, including Permanent Supportive Housing (PSH)
- Rental housing rehabilitation
- Emergency home repairs for owner-occupied units, including accessibility modifications
- Owner-occupied housing development
- Down payment assistance
- Owner-occupied housing rehabilitation

HUD's HOME Investment Partnerships Program (HOME) provides funding designed exclusively to create affordable housing for LMI individuals and households. HOME funds may be used for development, acquisition, rehabilitation of rental and owner-occupied housing, down payment assistance, and providing direct rental assistance.

The City anticipates receiving **\$1,153,456** in HOME funds for PY2024. The City also expects to receive \$500,000 in HOME program income from payments made by participants of its Owner-occupied Housing Rehabilitation program to use for affordable housing activities. The City also anticipates having approximately \$3,014,034 in unspent prior year HOME funds/program income funds. HUD CDBG funds may also be used for affordable housing. The City intends to use **\$232,341** (14%) of its PY2024 CDBG allocation and \$72,693 in unspent prior year CDBG funds for its housing programs. Thus, the City

estimates spending a total of \$4,972,524 in HOME and CDBG funds to enhance the availability, accessibility, and quality of affordable housing in PY2024.

The City intends to use \$1,921,754 (38.6%) of its available HUD funds in PY2024 to substantially rehabilitate the existing stock of affordable owner-occupied housing. The City will use approximately \$1,881,414 in HOME funds (\$1,431,414 in unspent prior year HOME and prior year HOME program income and \$450,000 in anticipated PY2024 program income) and \$40,340 in PY2024 CDBG funds, to assist 12 LMI households/homeowners.

The City plans to use approximately \$1,940,000 (39%) of its HUD funds in PY2024 to substantially rehabilitate rental housing units. The City will use \$865,092 of its PY2024 HOME allocation, \$20,000 of its PY2024 CDBG allocation, and \$1,054,908 in unspent prior year HOME and prior year HOME program income to assist 52 LMI renter households.

HUD HOME Tenant Selection rules require disclosure if housing is being limited to or a preference is being given to a particular population. This limit/preference may not violate the Fair Housing Act. HUD requires that the intent to limit or provide a preference must be disclosed in the City's Consolidated/Annual Action Plan and authorized in written agreements. In keeping with the disclosure requirements, the City intends to use a portion of its HUD HOME funds for rental housing rehabilitation in PY2024 to assist a developer/landlord that will offer affordable rental housing to people with a disability.

The City will also use approximately \$800,000 (12.4%) of its available CDBG funds in PY2024 to assist eligible subrecipients to provide: Emergency home repairs for 80 LMI homeowners/households (using \$450,000 of its PY2024 CDBG allocation and \$100,000 in anticipated CDBG program income) and Minor home repairs and accessibility modifications for 70 LMI, primarily homeowner-households (using \$350,000 of its PY2024 CDBG allocation). As stated above, the City will use \$40,340 in PY2024 CDBG funds to support owner-occupied housing rehabilitation and \$20,000 in PY2024 CDBG funds to support rental housing rehabilitation. The City expects to use \$244,694 in CDBG funds for housing project delivery costs (\$172,001 or 10.5% of its PY2024 CDBG allocation and \$72,693 in unspent prior year CDBG funds). Housing goals for the City's Owner-occupied Housing and Rental Rehabilitation programs will be reported with HOME goals. CDBG-funded housing rehabilitation (emergency and minor homes repairs, and accessibility modifications) will be reported with CDBG accomplishments.

HUD requires *at least* 15% (\$173,019) of the City's PY2024 HOME allocation be set aside for Community Housing Development Organizations (CHDOs). CHDOs can acquire property and develop new housing and/or rehabilitate existing housing for sale or rent to LMI households. In PY2024, CHDOs will acquire and build one house and acquire and rehabilitate two, for a total of three housing units for purchase by LMI households using \$405,000 (8.1%) of its HUD funds: \$173,018 (15%) from its PY2024 HOME allocation and \$231,982 in unspent, prior year HOME and prior year HOME program income funds. Down Payment Assistance will be provided to five LMI households purchasing CHDO-developed housing with \$250,000 in unspent prior year HOME funds.

Lastly, the City intends to use **\$115,346** (up to 10%) of its PY2024 HOME allocation and **\$50,000** (up to 10%) of its estimated PY2024 HOME program income and approximately **\$244,694** in CDBG funds (**\$172,001** of its PY2024 CDBG allocation and **\$72,693** in unspent prior year CDBG) for project delivery expenses for housing programs.

While the City of Knoxville has been using HUD HOME and CDBG funds for decades to address affordable housing needs, the City made a significant commitment of local funding beginning in July 2017, to increase the development of affordable rental housing. In July 2021, the City passed an ordinance creating *Knoxville's Affordable Housing Fund (AHF)*, committing \$5M in local general funds per year for ten years (\$50M total) for affordable housing initiatives that serve the lowest-income city residents. The City has committed closer to \$8M per year in the first three years.

#### Grants Administration

Lastly, the City intends to use up to 20% (**\$326,258**) of its PY2024 CDBG allocation and up to 7.5% (**\$10,979**) of its PY2024 ESG for grants administration.

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

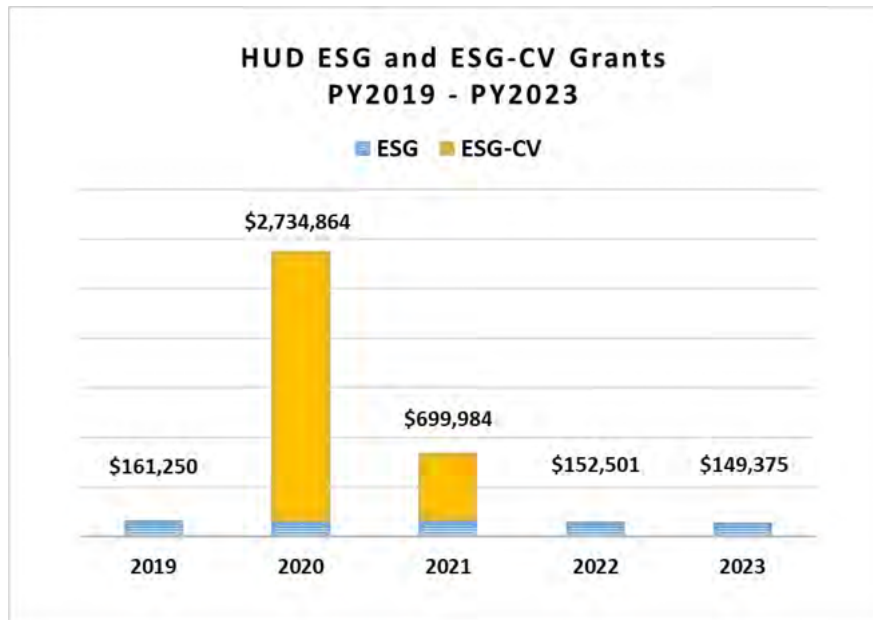
### **3. Evaluation of past performance.**

Much of the focus of HUD-funded activities in the past four years has, understandably, been addressing pandemic-related crises, such as preventing homelessness, providing emergency shelter and services, re-housing, and providing other services (such as meal delivery and mental health care) to particularly vulnerable people.

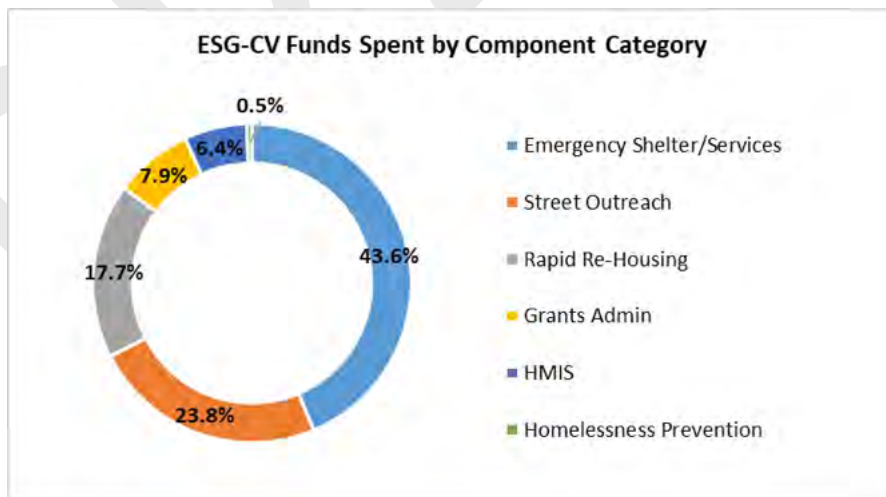
#### ESG-CV

The City received \$3,434,848 in CARES Act supplemental ESG (ESG-CV) funds in PY2020 and PY2021: \$2,734,864 from HUD directly and \$699,984 through the State of Tennessee/Tennessee Housing Development Agency (THDA). The funds were to be used “to prevent, prepare for, and respond to coronavirus, among individuals and families who are homeless or receiving homeless assistance and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts created by coronavirus.” While HUD gave certain waivers and flexibilities from the ESG regulations for the use of ESG-CV, funds could *not* be used to support transitional and permanent supportive housing, or the development of new affordable housing.

The ESG-CV funds were approximately **22 times** the amount of the City’s pre- (and post-) pandemic ESG funds.



As of December 2023 deadline, the City had drawn down \$3,434,461.07 (99.99%) of its total ESG-CV funds. The majority of the funds (92.1%) were spent by local agencies, including the University of Tennessee HMIS program, and 7.9% was spent for grants administration.



By component category, the most funds were spent on Emergency Shelter/Services (43.6%), followed by Street Outreach (23.8%), Rapid Re-Housing (17.7%), Administration (7.9%), Homelessness Management Information System/HMIS (6.4%), and Homelessness Prevention (0.5%). The lack of affordable housing prior to the pandemic was exacerbated in the last four years, making it very challenging to move people into housing. Efforts to use ESG-CV funds for Homelessness Prevention were hampered by regulations

about what constituted *imminent* homelessness during the nationwide eviction moratorium. See below, in the CDBG-CV section, for a better explanation of Homelessness Prevention efforts.

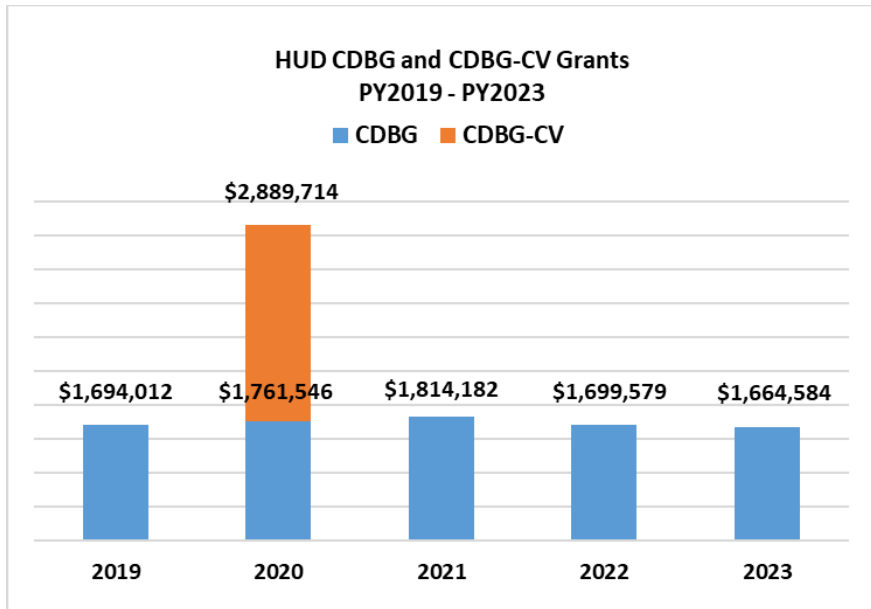
Knox County received a direct allocation of U.S. Treasury Emergency Rental Assistance funding to serve households at or below 80% AMI who were experiencing housing instability during the pandemic. Over the course of the pandemic, the Knox Housing Assistance program distributed around \$55 million in rent, utility, and internet service payments, serving over 9,000 households. The program ended on December 29, 2022. Post-pandemic, Knox County reopened the application process for eviction-prevention (renters only) on November 15, 2023. See [KnoxHousingAssistance.org](http://KnoxHousingAssistance.org) for more information.

The City continues to be responsive to the needs in the community by shifting strategies and resources. The City has funded smaller, less mainstream agencies and larger ones that have more of a history of performance and can leverage other resources to maximize community impact. At times, changing strategy means reducing or ending funding to programs that were not able to perform in this challenging environment. To-date, the City has submitted six substantial amendments to its PY2019 Annual Action Plan to allow for CARES Act supplemental CDBG (CDBG-CV) and ESG (ESG-CV) funds to address the pandemic.

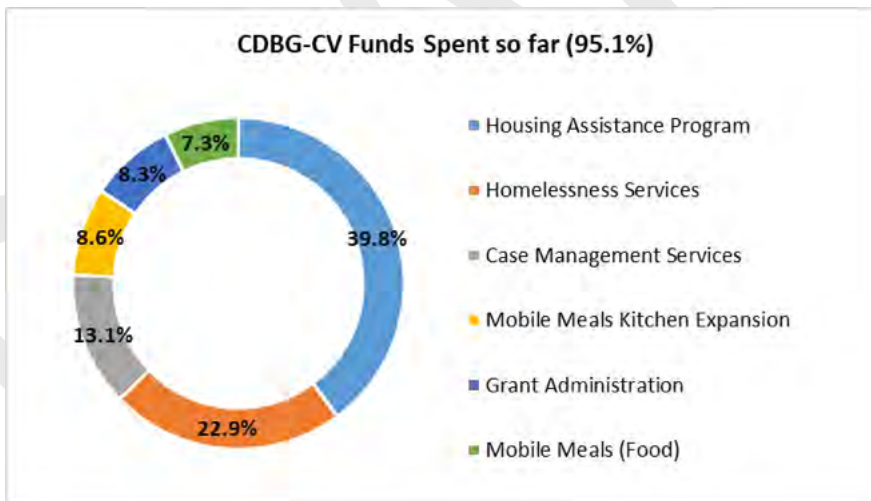
#### CDBG-CV

The City received approximately \$2,889,714 in CARES Act supplemental CDBG (CDBG-CV) funds in PY2020, “to prevent, prepare for, and respond to coronavirus.” HUD required that 80% of CDBG-CV funds be spent by June 2023, with the remaining 20% to be spent by June 2026. HUD gave certain waivers and flexibilities from the regulations, including eliminating the 15% Public Services cap for pandemic-related CDBG-CV, PY2019 and PY2020 CDBG funded programs, and allowing CDBG-CV funds to be used for *Income Payments* to pay rent, mortgage, and utility arrearages.

The CDBG-CV funds were approximately **1.6 times** the amount of the City’s pre- (and post-) pandemic CDBG funds.



Approximately 82.7% of CDBG-CV funds were spent down by the June 2023 deadline to spend 80% of the funds. As of March 20, 2024, \$2,747,398.20 (95.1%) of CDBG-CV funds have been expended, with almost 83% of the funds spent on Public Services.



By category, the most CDBG-CV funds were spent on: COVID-19 Housing Assistance Program (almost 40%) which included rent and mortgage assistance and housing stabilization counseling, followed by Homelessness Services (almost 23%), Case Management Services (13.1%), the expansion of CAC’s Mobile Meals Kitchen (8.6%), Grant Administration (8.3%), and CAC Mobile Meals (7.3% for meal preparation and delivery to vulnerable residents).

As of March 2024, approximately \$142,316 (4.9%) remains to spent: \$96,642.25 for Public Services (\$81,022.22 for Homelessness Services and \$15,620.03 for Case Management Services) and \$45,673.55



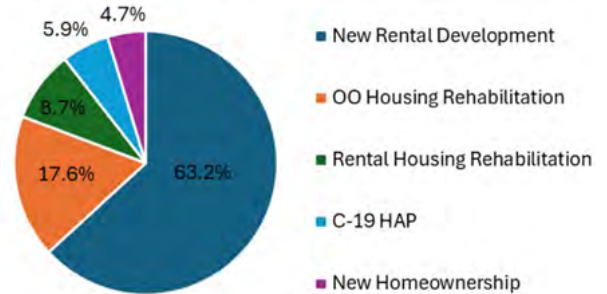
for Grants Administration. These funds are fully committed, and the City anticipates that these funds will be expended by June 2024.

HUD Entitlement Funds

The following charts represent HUD CDBG, HOME, and ESG expenditures from 2020-2023\* (partial year) for Housing, Homelessness, and other non-housing community development activities. The charts include locally-funded Affordable Housing Fund/Affordable Rental Development and Homeless General Fund expenditures and accomplishments as well.

**Funds Spent on Housing Activities PY2020-202:**

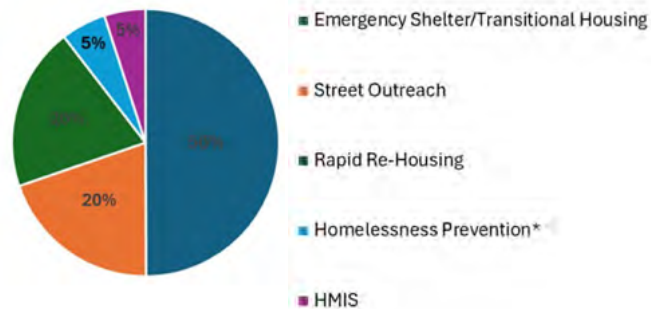
| <u>Source of Funds</u> | <u>Amount</u>       |
|------------------------|---------------------|
| City AHF/ARDF          | \$10,885,000        |
| HOME and HOME-ARP      | \$ 7,615,621        |
| CDBG                   | \$ 3,512,735        |
| CDBG-CV (94.7% spent)  | \$ 1,211,640        |
| <b>Total</b>           | <b>\$23,224,996</b> |



| <u>Amount</u>       | <u>Type of Assistance</u> | <u># H'holds Served</u> |
|---------------------|---------------------------|-------------------------|
| \$13,785,000        | New Rental Housing Dev.   | 1,015                   |
| \$ 2,486,989        | Home Repair               | 550                     |
| \$ 1,900,152        | Rental Housing Rehab      | 133+                    |
| \$ 1,405,539        | Housing Project Delivery  | -                       |
| \$ 1,346,066        | Owner-occ. Housing Rehab  | 13                      |
| \$ 1,279,400        | Covid-19 HAP              | 845                     |
| \$ 1,021,850        | New Homeownership         | 16                      |
| <b>\$23,224,996</b> | <b>Total</b>              | <b>2,572+</b>           |

**Funds Spent on Homelessness PY2020-2023\***

| <u>Source of Funds</u>      | <u>Amount</u>      |
|-----------------------------|--------------------|
| ESG-CV (100% spent)         | \$3,434,461        |
| City Homeless General Funds | \$ 918,065         |
| CDBG-CV                     | \$ 862,723         |
| ESG                         | \$ 600,977         |
| CDBG                        | \$ 285,042         |
| <b>Total</b>                | <b>\$6,101,268</b> |



| <u>Amount</u>      | <u>Type of Assistance</u>  | <u># Indiv. Served</u> |
|--------------------|----------------------------|------------------------|
| \$2,864,530        | Emergency Shelter/Services | 2,335                  |
| \$1,136,840        | Street Outreach            | 885                    |
| \$1,134,728        | Rapid Re-Housing           | 1,152                  |
| \$ 365,364         | Administration             | -                      |
| \$ 313,877         | Homelessness Prevention*   | 65                     |
| \$ 285,929         | HMIS                       | -                      |
| <b>\$6,101,268</b> | <b>Total</b>               | <b>4,437</b>           |

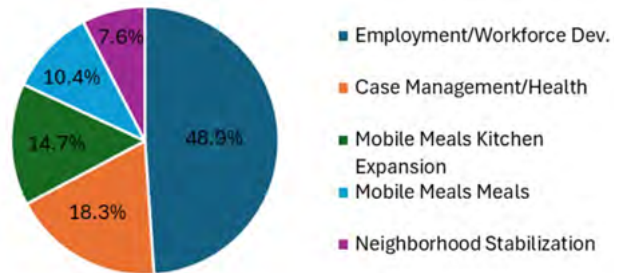


**Funds Spent on Non-Housing/Non-Homeless Activities - PY2020-2023\***

| <u>Source of Funds</u> | <u>Amount</u>       |
|------------------------|---------------------|
| CDBG                   | \$ 1,335,655        |
| CDBG-CV (94.7% spent)  | \$ 820,110          |
| <b>Total</b>           | <b>\$ 2,155,765</b> |

| <u>Amount</u> | <u>Type of Assistance</u>  | <u># Indiv. Served</u> |
|---------------|----------------------------|------------------------|
| \$1,054,536   | Employment/Workforce Dev.  | 483+                   |
| \$ 394,800    | Case Management/Health     | 655+                   |
| \$ 316,860    | M. Meals Kitchen Expansion | 4,453+                 |
| \$ 225,000    | Mobile Meals - Meals       | 473                    |
|               | <b>Total</b>               | <b>6,064+</b>          |

\$ 164,569 Neighborhood Stabilization **38 orgs/projects**  
 \$2,155,765



For a full description of how prior year HUD funds have been spent, please see the Consolidated Annual Performance and Evaluation Reports (CAPER). The CAPERs can be found at [www.knoxvilletn.gov/development](http://www.knoxvilletn.gov/development) under the “Reports and Plans” tab.

**4. Summary of Citizen Participation Process and consultation process.**

**Consultation**

The City and its Affordable Housing Fund Advisory Committee hosted a Housing Strategy Update meeting with local private and non-profit housing developers, housing service providers, and others on December 1, 2023, at the United Way. Please see the Appendix for complete notes from the meeting. Attendees and other affordable housing partners received an emailed questionnaire requesting feedback about local housing needs. Responses to that questionnaire are included in the Appendix.

The new Knoxville-Knox County Office of Housing Stability (OHS), established by the City and County mayors in September 2023, met with the Knoxville-Knox County Homeless Coalition on December 12, 2023. A survey was also sent out by email in early January. Please see the Appendix for notes from the meeting.

The Construction Career Ladder Roundtable meets quarterly and met most recently in February 2024. That meeting was made up of representatives from the American Job Center, Tennessee Department of Labor and Workforce Development, Teamsters Local 519 Training Center, City of Knoxville Small Business and Diversity Outreach Office, Livingston Associates, City of Knoxville Communications Department, Gear LLC, CAC Housing and Energy Services, Centro Hispano de East Tennessee, Knoxville Leadership Foundation, Knox County Schools, Knox Chamber, Builders Exchange of Tennessee, Health Ministries, Building Traditions, SEED, and City of Knoxville Housing and Neighborhood Development.

Minutes from the February 2024 meeting and an attendee list are included in the Appendix. A questionnaire about local economic development needs and a follow up email were sent to community partners including the Knoxville Area Urban League, Knoxville Leadership Foundation, SEED, Knoxville Chamber, Centro Hispano de East Tennessee, TN Department of Labor and Workforce Development, and American Job Center. One response was received. It is included in the Appendix.

#### Citizen Participation

The City held a hybrid public meeting on January 23, 2024, allowing for both in-person and online participation. Notice was published in the Knoxville News Sentinel on January 9 and in the City's Neighborly Notices on January 9 and 23. The meeting was attended by 36 community members (21 in-person and 15 online). Participants were encouraged to share their feedback on priorities for PY2024 and to ask questions. See the detailed notes in the Appendix.

The City published notice on March 13, 2024, of the release date of the draft plan (March 28, 2024) for public comment and an invitation to the second public hearing. A second Public Hearing to hear feedback on the draft Plan will be held on April 23, 2024. Public comments will be accepted through April 26<sup>th</sup>.

City Housing and Neighborhood Development intend to present the draft Plan to City Council for review/approval of the Plan <<on date to be determined>>. After Council approval, an abbreviated version of the plan will be submitted through HUD's Integrated Disbursement and Information System (IDIS).

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

Thirty-six people participated (in person and on-line) in the first public meeting to discuss the PY2024 Annual Action Plan on January 23, 2024. The major themes from the consultation meetings were included in the presentation shared by City staff, as well as accomplishments of the current and past year's activities. Participants were encouraged to share their feedback and ask questions.

Participants commented on the need for: Shelter and services for youth experiencing homelessness, noting that some youths are uncomfortable with religiously-affiliated organizations and the need for LGBTQIA+ affirming services; Coordination of services to prevent homelessness; and Hygiene and toilet services for people living on the streets/in encampments.

Participants also asked questions about the differences between home repairs and housing rehabilitation. People shared that more assistance with home repairs and weatherization are needed, even for households with incomes over 80% of AMI. Several participants commented on the connection between home repairs and homelessness prevention, especially for helping seniors age-in-place. Other comments included the need for opportunities for new homeownership and systems of accountability for housing management companies for Fair Housing Act and landlord-tenant issues. A question was asked about Government/Legal issues in the 2-1-1 Request for Service chart in the presentation, and

eviction prevention was discussed. Another participant commented that affordable housing development should be fast-tracked and the City's permitting process is too time-consuming.

A question was asked about how the City would include indigenous people in construction workforce development programs. A comment was also received asking about which agencies receive workforce development dollars and how the funding was spent.

Discussion included how the City collects demographic data on program beneficiaries and how it addresses equity. Staff shared that the City will be undertaking an Equity Plan soon.

Comments received by email after the public meeting included: Using community land trusts as a tool for developing affordable housing and developing a pathway/assistance to move renters into homeownership, especially for people of color.

See the [Appendix](#) for detailed comments and additional comments received outside of the Public Meeting.

<<Insert a summary of public comments received at the second Annual Action Plan public meeting on April 23, 2024, including participants and a summary of written comments received during the 30-day Public Comment Period. See the [Appendix](#) for the detailed comments.>>

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

It is the City's intention to accept all relevant comments and views received.

## **7. Summary**

The preservation of affordable housing stock and the development of new affordable housing remain the City's primary goals. About **84%** of the City's PY2024 HUD budget is committed to those goals. Affordability is the key to stabilizing families and the community as a whole. Housing affordability is also critical to both preventing homelessness and re-housing people who are experiencing homelessness. Assisting LMI households to keep their housing costs affordable prevents displacement and stabilizes neighborhoods. The development of new, owner-occupied housing and providing down payment assistance helps LMI renters become homeowners and begin to build generational wealth. Housing construction creates economic opportunity through contracting and subcontracting. The City will commit at least \$5M in local funds in PY2024 to develop new, affordable rental housing (including the development of permanent supportive housing for people experiencing homelessness).

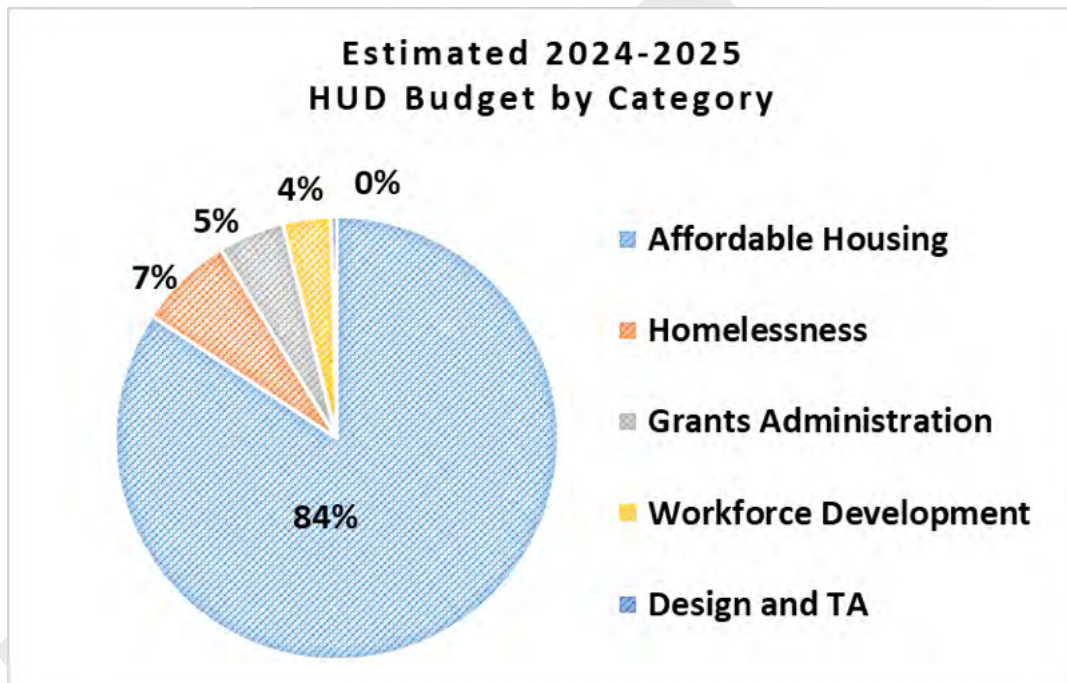
The City will use about **7%** of its PY2024 HUD budget to help reduce and prevent homelessness. The City is also contributing approximately \$240,000 in local funding to this priority goal in PY2024.

The City will spend up to its caps (20% for CDBG and 7.5% for ESG), or **5%** of its total HUD budget for PY2024 for grants administration.

Beyond the economic opportunities generated with the construction of housing, the City is committing all of its available PY2024 CDBG public service funds - up to 15% of the PY2024 CDBG allocation and 4% of its total PY2024 HUD budget specifically for workforce development to support housing construction.

Lastly, the City is budgeting <1% of its PY2024 HUD budget for design and technical assistance in redevelopment areas.

See the chart below.



## PR-05 Lead & Responsible Agencies – 91.200(b)

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

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

Table 1 – Responsible Agencies

### Narrative

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

### Consolidated Plan Public Contact Information

Public concerns, issues, or comments regarding the Consolidated Plan should be directed to: City of Knoxville Housing and Neighborhood Development Department Attn: Linda Rust, Community Development Administrator, P.O. Box 1631 Knoxville, TN 37901 or (865) 215-2357 or [LRust@knoxvilletn.gov](mailto:LRust@knoxvilletn.gov).

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The new Knoxville-Knox County Office of Housing Stability (OHS) met with the Knoxville-Knox County Homeless Coalition on January 23, 2024, to receive feedback on priority homelessness needs. The priorities identified through these meetings are reflected in the PY2024 Annual Action Plan.

**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(l)).**

The City of Knoxville has served as the designated *Collaborative Applicant* for this jurisdiction’s “Continuum of Care.” There are plans in the works for these responsibilities to be transitioned to either the Knoxville-Knox County Homeless Coalition or the new Knoxville-Knox County Office of Housing Stability (OHS). More information on that is forthcoming.

**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.**

The City of Knoxville has served as the designated *Collaborative Applicant* for this jurisdiction’s “Continuum of Care.” There are plans in the works for these responsibilities to be transitioned to either the Knoxville-Knox County Homeless Coalition or the new Knoxville-Knox County Office of Housing Stability (OHS). More information on that is forthcoming.

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

The City of Knoxville Housing and Neighborhood Development Department is responsible for managing ESG programming in this jurisdiction, is coordinating closely with the new Knoxville-Knox County Office of Housing Stability (OHS). The OHS participates in the decision-making process for allocation of ESG funds.

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

Angelic Ministries

Blass Co

Bridge Refugee Services  
Care Cuts  
Catholic Charities East Tennessee  
Centro Hispano de East Tennessee  
Cokesbury – Fig Tree  
Community Schools  
DGA Residential  
Disability Resource Center  
Douglas Dillon Realty  
East Tennessee Community Design Center  
East Tennessee Housing Development Agency  
Family Promise  
FIG Property Management  
First Horizon Bank  
GrowFree Tennessee  
Health Ministries  
Holladay Ventures  
HomeSource East Tennessee  
Huber Properties/Hopeful Housing  
Justice Knox  
Knox Area Rescue Ministries  
Knoxville Chamber  
Knox County Grants and Community Development  
Knox County Health Department  
Knox County Schools  
Knox Planning  
Knoxville Area Tenants Union  
Knoxville Habitat for Humanity  
Knoxville Leadership Foundation/Neighborhood Housing Inc. /Southeastern Housing/ Compassion Coalition/KnoxWorx  
Knoxville-Knox County Community Action Committee  
Knoxville-Knox County Office of Housing Stability  
Knoxville’s Community Development Corporation (KCDC)

Legacy Housing Partnership Capital  
Livingston Associates  
LTC  
Mahogany Development  
McNabb Center  
NT Realty  
Pellissippi State Community College  
Renaissance Creations  
Ridgeview Behavioral Health  
Salvation Army  
SEED  
SEI (security work for KUB)  
Southeast Capital Tennessee  
Spangler Strategies  
Tennessee Housing Development Agency  
United Way of Greater Knoxville  
University of Tennessee/SWORPS  
Veterans Administration  
Volunteer Ministry Center  
Youth Action Board  
YWCA of the Tennessee Valley

The Final plan will detail how each of these groups assisted with the development of the PY2024 Annual Action Plan.

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

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

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



| Name of Plan                                       | Lead Organization                            | How do the goals of your Strategic Plan overlap with the goals of each plan?  |
|--|--|---|
| Knoxville's Plan to Address Homelessness           | City of Knoxville                            | The goals of the City of Knoxville's Plan to Address Homelessness (approved by City Council in April 2014) overlap with goals outlined in the Consolidated Plan. The new joint City-County Office of Housing Stability (OHS) is working to develop a new housing policy in the coming year.   |
| Knox County Consolidated Plan                      | Knox County Grants and Community Development | The priorities in Knox County's Consolidated Plan include many areas of overlap, including: Affordable rental and owner-occupied housing development; Provision of public services (including for the elderly and disabled, workforce development and pandemic response); Housing and services for people experiencing homelessness; and Improving the quality of the existing housing stock; Economic development (including workforce development).   |
| Comprehensive Economic Development Strategy (CEDS) | East Tennessee Development District          | The East Tennessee Development District updated their 3- year Comprehensive Economic Development Strategy (CEDS) for the 16 county ETDD region for 2022-2027. The CEDS is intended to: formulate programs that create jobs; raise income levels; diversify the economy; and improve quality of life. A SWOT Analysis in the CEDS identified areas of concern: Lack of diversity; Lack of available workforce; Lack of trained workforce; Collaboration and leadership across the region; Poverty/Lack of resources; Lack of maintenance of infrastructure; Environmental conditions; and Lack of affordable housing and buildings. ETDD staff developed a plan for increasing equity in development of the CEDS and is committed to collaborate with organizations to engage historically underserved populations and address issues of inequity in the 16-county region. |
| KCDC Five Year Plan                                | KCDC   | The City of Knoxville coordinates efforts with KCDC, Knoxville's PHA, regarding redevelopment/RAD projects and use of Section 8 Project-based Vouchers.   |

**Table 2 – Other local / regional / federal planning efforts**

**Narrative**

The City of Knoxville will continue to collaborate with other public entities, such as Knoxville-Knox County Office of Housing Stability, Knoxville’s Community Development Corporation (KCDC), Knoxville-Knox County Community Action Committee, Knoxville-Knox County Homeless Coalition, Knox Planning, the Transportation Planning Organization, Knox County Grants and Community Development, the State of Tennessee, and others in the implementation of the Consolidated Plan.

## **AP-12 Participation – 91.105, 91.200(c)**

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

The City was able to engage 112 <<add April 23, 2024, participants for final Plan>> (unduplicated and non-City staff) community members in the development of the PY2024 Annual Action Plan. More than a dozen people participated in multiple ways.

Consultation and public meetings were held in-person (and some online). All meetings were held at public locations, with free parking, access to public transportation, and fully accessible rooms and restrooms.

The following language was included in all advertisements and postings regarding the meetings: “The City of Knoxville ensures meaningful access to City programs, services, and activities to comply with Civil Rights Title VI and ADA Title II laws and reasonably provides: translation, interpretation, modifications, accommodations, alternative formats, auxiliary aids, and services. Individuals with a disability who require an accommodation in order to participate may contact the City of Knoxville’s ADA Coordinator, Stephanie Brewer Cook at 865-215-2034 or [scook@knoxvilletn.gov](mailto:scook@knoxvilletn.gov) no less than 72 business hours (3 business days) prior to the meeting you wish to attend. If you have Limited English Proficiency (LEP) and want to request language translation services, contact the Human Resources Department at [titlevi@knoxvilletn.gov](mailto:titlevi@knoxvilletn.gov), or 865-215-3100 at least 48 hours (2 days) prior to the meeting.”

Individuals who were unable to attend the consultations and public meetings in person could also submit comments via email.

**Citizen Participation Outreach**

DRAFT

| 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          | 1/9/2024<br>Email Invite to Public Meeting #1  | Email Contact List (previous meeting attendees and people who asked to be added to the list) |                                 |                              |  |                     |
| 2          | 1/9/2024<br>Neighborhoodly Notice Newsletter – Public Meeting #1                                     | Neighborhood Organizations   |                                 |                              |  |                     |
| 3          | 1/9/2024<br>Notice in Knoxville News Sentinel online and print editions -Notice of Public Meeting #1 | General Public   |                                 |                              |  |                     |
| 4          | 1/16/2024<br>Email Invitation – Public Meeting #1  | Email Contact List (previous meeting attendees and people who asked to be added to the list) |                                 |                              |  |                     |
| 5          | 1/23/2024<br>Hybrid Public Meeting #1  | General Public   | 36 participants                 |                              |  |                     |

| 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) |
|------------|---|--|---------------------------------|------------------------------|--|---------------------|
| 6          | 3/12/2024<br>Neighborhoodly Notice Newsletter – Notice of Draft AAP release date and 4/23/2024 Public Meeting #2                    | Neighborhood Organizations   |                                 |                              |  |                     |
| 7          | 3/13/2024<br>Knoxville News Sentinel – online and print editions - Notice of Draft AAP release date and 4/23/2024 Public Meeting #2 | General Public   |                                 |                              |  |                     |
| 8          | 3/14/2024<br>Email for Notice of the release of the draft AAP and invitation to Public Meeting #2                                   | Email Contact List (previous meeting attendees and people who asked to be added to the list) |                                 |                              |  |                     |
| 9          | 4/9/2024<br>Neighborhoodly Notice Newsletter – Notice of 4/23/2024 Public Meeting #2  | Neighborhood Organizations   |                                 |                              |  |                     |

| Sort Order | Mode of Outreach  | Target of Outreach   | Summary of Response/ attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|---|--|---------------------------------|------------------------------|--|---------------------|
| 10         | 4/9/2024<br>Notice in Knoxville News Sentinel - online and print editions - Notice of 4/23/2024 Public Meeting #2 - | General Public   |                                 |                              |  |                     |
| 11         | 4/9/2024<br>Email Invitations to 4/23/2024 Public Meeting #2  | Email Contact List (previous meeting attendees and people who asked to be added to the list) |                                 |                              |  |                     |
| 12         | 04/16/2024<br>Email Invitations to 4/23/2024 Public Meeting #   | Email Contact List (previous meeting attendees and people who asked to be added to the list) |                                 |                              |  |                     |
| 13         | 04/23/2024<br>Public Meeting #2   | General Public   | XX attendees                    | See Appendix                 | All comments were accepted                   |                     |

**Table 3 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The City of Knoxville received notification from HUD on April xx, 2024, that it would be receiving \$1,631,292 in CDBG funds, \$1,153,456 in HOME funds, and \$146,388 in ESG funds for PY2024.

The City estimates prior year funds that may not be spent by June 30, 2024 (current PY2023), as approximately \$420,851 for CDBG and \$3,014,034 in prior year HOME/prior year HOME program income. Unspent prior year funding is the result of activities that were cancelled, delayed indefinitely, not committed, or were completed under budget. These funds are reallocated in the budget and Annual Action Plan.

The City anticipates that program income to be received during the PY2024 as \$100,000 for CDBG and \$500,000 for HOME. Program income is derived from payments on loans the City made to LMI homeowners who participated in the Owner-Occupied Housing Rehabilitation program, funded by CDBG and HOME funds. Federal regulations require, generally, that CDBG program income funds be used to pay program expenditures before funds are drawn down from HUD. The requirements for the expenditure of HOME program income allow for the funds to be allocated and budgeted to projects and activities in the Annual Action Plan.

### Anticipated Resources

| Program     | Source of Funds         | Uses of Funds   | Expected Amount Available Year 4 |                    |                          |             | Expected Amount Available Remainder of ConPlan \$ | Narrative Description              |
|-------------|-------------------------|---|----------------------------------|--------------------|--------------------------|-------------|---|------------------------------------|
|             |                         |   | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$   |   |                                    |
| <b>CDBG</b> | <b>Public - federal</b> | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services  | \$1,631,292                      | \$100,000          | \$420,851                | \$2,152,143 | \$0   | A 2% decrease in current year CDBG |
| <b>ESG</b>  | <b>Public - federal</b> | Emergency Shelter and Services,<br>Rapid Re-housing (rental assistance)<br>Rental Assistance Services   | \$146,388                        | \$0                | \$0                      | \$146,388   | \$0   | A 2% decrease in current year ESG  |
| <b>HOME</b> | <b>Public - federal</b> | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | \$1,153,456                      | \$500,000          | \$3,014,034              | \$4,667,490 | \$0   | A 2% decrease in current year HOME |

Table 4 - Expected Resources – Priority Table



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

The City of Knoxville utilizes a significant amount of local funds to support activities to address the four priority areas identified during the Consolidated Planning process. While funding for the below has been requested, the City's FY2024 Budget has not yet been approved.

1. Reduce and Prevent Homelessness. The City supports the new Office of Housing Stability (OHS). The City of Knoxville uses local, Homeless General Funds (HGF) for ESG-eligible activities to provide the 1:1 ESG match requirement.
2. Stabilize and Revitalize Neighborhoods. The City has increased resources for this purpose in recent years with the creation of the Community Safety and Empowerment Department, which includes the Office of Community Safety, *EmpowerKnox* (youth programming), Office of Neighborhood Empowerment, Police Advisory & Review Committee, African American Equity Restoration Task Force, and Community Safety and Empowerment Grant Program. The City funds the United Way Community Schools program. The City also supports acquisition and stabilization of blighted/abandoned properties; Chronic problem properties; resources to revitalize and invest in Knoxville's major corridors; and Historic Preservation. In March 2024, Knoxville was awarded a \$42.6 million Department of Transportation grant to improve city connectivity in East Knoxville, downtown and South Knoxville.
3. Create Economic Opportunity. The City has an Office of Small Business and Diversity Outreach, among other programs assisting small and minority-owned businesses in the city. A Disparity Study was completed in 2023 to guide the City as it seeks to increase spending with small businesses, minority-owned businesses, and women-owned businesses. The City also supports the Commercial Façade Improvement program.
4. Enhance the Availability, Accessibility, and Quality of Affordable Housing. The City uses local general funds for Knoxville's Affordable Housing Fund (AHF) that includes: the Affordable Rental Development (ARD) Fund; the Affordable Housing Trust Fund with the East Tennessee Foundation; and Support to KCDC for infrastructure development in the Austin Homes and *Transforming Western* redevelopment plans.

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

All subrecipients of City HUD funds are also encouraged to leverage and track additional funds and resources in their programs. Subrecipient leverage amounts are reported in the CAPER each year.

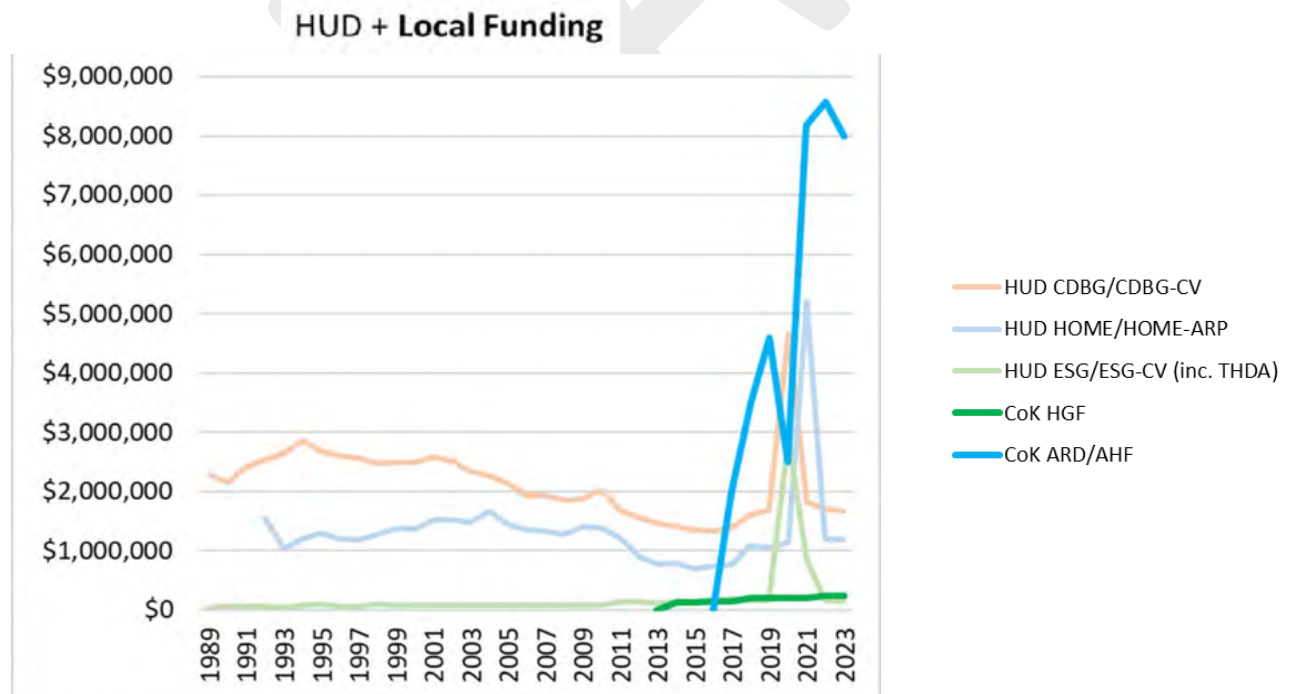
**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.**

The City of Knoxville owns vacant parcels and blighted structures throughout the jurisdiction, most of which have been acquired over the years to address slum and blight. These properties are available through the City’s Homemakers program or to CHDOs for the development of affordable housing.

**Discussion**

Other than the *Coronavirus Aid, Relief, and Economic Security (CARES) Act* (CDBG-CV and ESG-CV) and *American Rescue Plan (ARP) Act* (HOME-ARP) funding, which provided a significant, but temporary increase in funds between PY2020-2022, HUD funding has been mostly declining over the last 20 years.

In PY2014, the City of Knoxville began contributing local, general funds (HGF) for grants to homeless shelter and service agencies – **\$1.58M to-date**. The City of Knoxville, since PY1993, has supported the East Tennessee Foundation’s *Affordable Housing Trust Fund* – **\$9.7M to-date**. In PY2017, the City initiated the *Affordable Rental Development (ARD) Fund* to support affordable rental housing development. Then in PY2021, with community support, the City passed an ordinance creating *Knoxville’s Affordable Housing Fund (AFH)* committing \$50M over ten years. See the chart below.



## AP-20 Annual Goals and Objectives

### Goals Summary Information

#### Goal Descriptions

|   |                         |  |
|---|-------------------------|--|
| 1 | <b>Goal Name</b>        | CDBG Administration  |
|   | <b>Goal Description</b> | The City will use up to 20% ( <del>\$326,258</del> ) of its PY2024 CDBG allocation to fund general CDBG administration expenses.   |
| 2 | <b>Goal Name</b>        | HOME Administration/Housing Project Delivery   |
|   | <b>Goal Description</b> | The City of Knoxville will use approximately <del>\$455,770</del> : <del>\$172,001</del> of its PY2024 CDBG allocation; up to 10% ( <del>\$115,346</del> ) of its PY2024 HOME allocation; up to 10% (\$50,000) of its anticipated PY2024 HOME program income; and \$72,693 in unspent prior year CDBG and <del>\$45,730</del> in unspent prior year HOME PI/PA funds, for project delivery expenses for housing programs.  |
| 3 | <b>Goal Name</b>        | Owner Occupied Housing Rehabilitation  |
|   | <b>Goal Description</b> | The City of Knoxville will use approximately <del>\$1,921,754</del> : <del>\$40,340</del> of its PY2024 CDBG allocation; \$450,000 of its anticipated HOME program income; and <del>\$1,431,414</del> in unspent prior year HOME and HOME program income funds, through subrecipient agreement(s), to assist approximately 12 households with owner-occupied housing rehabilitation: 4 extremely low- (0-30% AMI); 2 very low- (31-50% AMI); and 6 low/mod (51-80% AMI) income households. |
| 4 | <b>Goal Name</b>        | Design and Technical Assistance  |
|   | <b>Goal Description</b> | The City of Knoxville will use approximately <del>\$28,000</del> of its PY2024 CDBG allocation, through a subrecipient agreement(s), for design and technical assistance to support approximately 8 businesses or neighborhood organizations and others working to improve LMI Census Tracts and assist with community redevelopment, blight remediation, development of businesses, and other uses.   |
| 5 | <b>Goal Name</b>        | Community Housing Development Organizations (CHDOs) Affordable Housing   |
|   | <b>Goal Description</b> | The City of Knoxville will use approximately <del>\$405,000</del> : <del>\$173,018</del> of its PY2024 HOME allocation and \$231,982 in unspent prior year HOME and HOME program income funds for CHDOs to acquire and rehab/develop approximately 3 units of affordable housing.  |

|    |                         |   |
|----|-------------------------|---|
| 6  | <b>Goal Name</b>        | Public Services – Workforce Development   |
|    | <b>Goal Description</b> | The City of Knoxville will use up to <b>\$244,693</b> of its PY2024 CDBG allocation, through subrecipient agreement(s), to provide job skills and life skills training to approximately <b>226</b> individuals: <b>140</b> extremely low- (0-30% AMI); <b>52</b> very low- (31-50%); and <b>34</b> low/mod (51-80%) income individuals.   |
| 7  | <b>Goal Name</b>        | Down Payment Assistance   |
|    | <b>Goal Description</b> | The City of Knoxville will use approximately <b>\$250,000</b> in unspent prior year HOME and HOME program income funds to assist approximately <b>5</b> homebuyers of CHDO-developed housing: <b>2</b> very low- (30-50% AMI) and <b>3</b> low/mod (51-80% AMI) income households.  |
| 8  | <b>Goal Name</b>        | Emergency Home Repair   |
|    | <b>Goal Description</b> | The City of Knoxville will use approximately <b>\$550,000</b> : <b>\$450,000</b> of its PY2024 CDBG allocation and <b>\$100,000</b> of its anticipated PY2024 CDBG program income, through a subrecipient agreement(s), to provide emergency home repairs and energy efficiency and weatherization-related services (less than \$7,500 each) to approximately <b>80</b> LMI homeowners: <b>31</b> extremely low- (0-30% AMI); <b>26</b> very low- (31-50% AMI); and <b>23</b> low/mod (51-80% AMI) income households.   |
| 9  | <b>Goal Name</b>        | Minor Home Repair   |
|    | <b>Goal Description</b> | The City of Knoxville will use approximately <b>\$350,000</b> of its PY2024 CDBG allocation, through a subrecipient agreement(s), to assist approximately <b>70</b> households ( <b>23</b> extremely low- (0-30% AMI); <b>24</b> very low- (31-50% AMI); and <b>23</b> low/mod (51-80% AMI)) income households, with: <ol style="list-style-type: none"> <li>1. Minor home repairs (less than \$7,500 each) - <b>5</b> homeowners;</li> <li>2. Accessibility Improvements (less than \$4,999 each) - <b>60</b> homeowners; and</li> <li>3. Accessibility Improvements (less than \$4,999 each) - <b>5</b> renter households.</li> </ol> |
| 10 | <b>Goal Name</b>        | Rental Housing Rehabilitation/Development   |
|    | <b>Goal Description</b> | The City of Knoxville will use approximately <b>\$1,940,000</b> : <b>\$865,092</b> of its PY2024 HOME allocation, <b>\$20,000</b> of its PY2024 CDBG allocation, and <b>\$1,054,908</b> in unspent prior year HOME and HOME program income funds, for rental housing rehabilitation/development, on <b>52</b> rental units. Approximately <b>52</b> renter-households will be assisted: <b>13</b> extremely low- (0-30% AMI); <b>26</b> very low- (31-50% AMI); and <b>13</b> low/mod (51-80% AMI) income households.   |
| 11 | <b>Goal Name</b>        | Public Services – Homeless Services   |
|    | <b>Goal Description</b> | No CDBG Public Services funds are expected to be spent on homeless services in PY2024. See below for other funds that will be used.   |

|    |                         |   |
|----|-------------------------|---|
| 12 | <b>Goal Name</b>        | Public Facility Improvements  |
|    | <b>Goal Description</b> | The City of Knoxville will use approximately \$348,158 of its unspent prior year CDBG funds, through subrecipient agreement(s), to assist approximately 190 extremely low-income (0-30% AMI) individuals who are experiencing homelessness with emergency shelter. \$198,158 will be used to improve shelter space for men who are homeless and women and their children who are fleeing domestic violence. \$150,000 will be used to improve weekend and White Flag shelter for individuals who are experiencing homelessness and/or whose homes have become unsafe because of hazardous weather conditions. |
| 13 | <b>Goal Name</b>        | ESG Emergency Shelter/Services  |
|    | <b>Goal Description</b> | The City of Knoxville will use approximately \$31,245 in PY2024 ESG funds for the provision of Emergency Shelter/Services, through subrecipient agreement(s), to assist approximately 60 individuals experiencing homelessness.   |
| 14 | <b>Goal Name</b>        | ESG Administration  |
|    | <b>Goal Description</b> | The City of Knoxville will use up to 7.5% (\$10,979) of its PY2024 ESG allocation for ESG administration expenses.  |
| 15 | <b>Goal Name</b>        | ESG Rapid Re-Housing  |
|    | <b>Goal Description</b> | The City of Knoxville will use approximately \$54,164 of its PY2024 ESG allocation, through subrecipient agreement(s) to provide Rapid Re-Housing services to 20 extremely low- (0-30% AMI) income individuals experiencing homelessness.   |
| 16 | <b>Goal Name</b>        | ESG Street Outreach   |
|    | <b>Goal Description</b> | The City of Knoxville will use approximately \$50,000 of its PY2024 ESG allocation, through subrecipient agreement(s) to provide Street Outreach services to 50 extremely low- (0-30% AMI) income individuals experiencing homelessness.  |

**Table 5 – Goals Summary**

The City of Knoxville will use \$240,000 in local Homeless General Funds (HGF) to fund Emergency Shelter/Services, through subrecipient agreement(s), to provide Emergency Shelter/Services to 425 extremely low- (0-30% AMI) income individuals/households experiencing homelessness.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

This section is an outline of projects set up in HUD's IDIS system.

### Projects

| #  | Project Name  |
|----|---|
| 1  | CDBG Administration                                 |
| 2  | HOME Administration/Housing Project Delivery        |
| 3  | Owner-occupied Housing Rehabilitation               |
| 4  | Design and Technical Assistance                     |
| 5  | Community Housing Development Organizations (CHDOs) |
| 6  | Public Service Activity - Workforce Development     |
| 7  | Down Payment Assistance                             |
| 8  | Emergency Home Repairs                              |
| 9  | Minor Home Repairs and Accessibility Improvements   |
| 10 | Rental Housing Rehabilitation/Development Program   |
| 11 | Public Service Activity – Homeless Services         |
| 12 | Public Facility Improvements                        |
| 13 | ESG Emergency Shelter/Services                      |
| 14 | ESG Administration                                  |
| 15 | ESG Rapid Re-Housing                                |
| 16 | ESG Street Outreach                                 |

**Table 6 - Project Information**

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

Each of the projects are high-priority objectives from goals set in the PY2020-2024 Consolidated Plan.

HUD HOME Tenant Selection rules require disclosure if housing is being limited to or a preference is being given to a particular population. This limit/preference may not violate the Fair Housing Act. HUD requires that the intent to limit or provide a preference must be disclosed in the City's Consolidated/Annual Action Plan and authorized in written agreements. In keeping with the disclosure requirements, the City intends to use a portion of its HUD HOME funds for rental housing rehabilitation in PY2024 to assist a developer/landlord that will offer affordable rental housing to people with a disability.

# AP-38 Project Summary

## Project Summary Information

|   |  |  |
|---|--|--|
| 1 | <b>Project Name</b>  | CDBG General Administration  |
|   | <b>Target Area</b>   | City of Knoxville  |
|   | <b>Goals Supported</b>   | Reduce and Prevent Homelessness<br>Stabilize and Revitalize Neighborhoods<br>Create Economic Opportunity<br>Enhance the Availability, Accessibility, and Quality of Affordable Housing |
|   | <b>Needs Addressed</b>   | Grants Administration  |
|   | <b>Funding</b>   | CDBG: up to 20% (\$326,258)  |
|   | <b>Description</b>   | General administration expenses for CDBG programs  |
|   | <b>Target Date</b>   | 6/30/2025  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Not Applicable (NA)  |
|   | <b>Location Description</b>  | City of Knoxville  |
|   | <b>Planned Activities</b>  | Administrative funds for CDBG grant  |
| 2 | <b>Project Name</b>  | HOME Administration/Housing Project Delivery   |
|   | <b>Target Area</b>   | City of Knoxville  |
|   | <b>Goals Supported</b>   | Reduce and Prevent Homelessness<br>Stabilize and Revitalize Neighborhoods<br>Create Economic Opportunity<br>Enhance the Availability, Accessibility, and Quality of Affordable Housing |
|   | <b>Needs Addressed</b>   | Project delivery/administration for housing programs   |
|   | <b>Funding</b>   | CDBG: \$244,694 (PY2024: 10.5%)<br>HOME: \$165,346 = up to 10% (\$115,346) of the PY2024 allocation and 10% of anticipated program income (\$50,000).                                  |
|   | <b>Description</b>   | Housing program delivery expenses, using CDBG and HOME to support both owner-occupied and rental housing rehabilitation and development.   |
|   | <b>Target Date</b>   | 6/30/2025  |

|          |  |  |
|----------|--|--|
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | NA   |
|          | <b>Location Description</b>  | City of Knoxville  |
|          | <b>Planned Activities</b>  | Project delivery for housing programs  |
| <b>3</b> | <b>Project Name</b>  | Owner-occupied Housing Rehabilitation  |
|          | <b>Target Area</b>   | City of Knoxville  |
|          | <b>Goals Supported</b>   | Reduce and Prevent Homelessness<br>Stabilize and Revitalize Neighborhoods<br>Create Economic Opportunity<br>Enhance the Availability, Accessibility, and Quality of Affordable Housing |
|          | <b>Needs Addressed</b>   | Owner Occupied Housing Rehabilitation  |
|          | <b>Funding</b>   | CDBG: \$40,340 (PY2024: 2.5%)<br>HOME: \$1,881,414 (PY2024: 0%)  |
|          | <b>Description</b>   | Owner-occupied housing rehabilitation expenses using both CDBG and HOME funds  |
|          | <b>Target Date</b>   | 6/30/2025  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 12 LMI households with code-related housing repairs: 4 extremely low- (0-30% AMI); 2 very low- (31-50% AMI); and 6 low/mod (51-80% of AMI) income households.            |
|          | <b>Location Description</b>  | City of Knoxville  |
|          | <b>Planned Activities</b>  | Code-related owner-occupied housing rehabilitation.  |
| <b>4</b> | <b>Project Name</b>  | Design and Technical Assistance  |
|          | <b>Target Area</b>   | City of Knoxville  |
|          | <b>Goals Supported</b>   | Stabilize and Revitalize Neighborhoods<br>Create Economic Opportunity  |
|          | <b>Needs Addressed</b>   | Design and Technical Assistance  |
|          | <b>Funding</b>   | CDBG: \$28,000 (PY2024: 1.7%)  |
|          | <b>Description</b>   | Design and Technical assistance expenses   |



|          |  |  |
|----------|--|--|
|          | <b>Target Date</b>   | 6/30/2025  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Design and technical assistance will support approximately <b>8</b> businesses/non-profit/neighborhood organizations and others working to improve LMI Census Tracts and assist with community redevelopment, blight remediation and development of businesses and other uses. |
|          | <b>Location Description</b>  | Redevelopment areas and other Low- and Moderate-Income Areas (LMAs).   |
|          | <b>Planned Activities</b>  | Design and technical assistance  |
| <b>5</b> | <b>Project Name</b>  | Community Housing Development Organizations (CHDO) Affordable Housing  |
|          | <b>Target Area</b>   | City of Knoxville  |
|          | <b>Goals Supported</b>   | Reduce and Prevent Homelessness<br>Stabilize and Revitalize Neighborhoods<br>Create Economic Opportunity<br>Enhance the Availability, Accessibility, and Quality of Affordable Housing   |
|          | <b>Needs Addressed</b>   | Affordable Housing Acquisition/Rehab/Construction  |
|          | <b>Funding</b>   | HOME: <b>\$405,000 (PY2024: at least 15%)</b>  |
|          | <b>Description</b>   | HOME CHDO expenses   |
|          | <b>Target Date</b>   | 6/30/2025  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately <b>3</b> units of housing will be acquired and rehabilitated/developed for purchase by LMI households.   |
|          | <b>Location Description</b>  | City of Knoxville  |
|          | <b>Planned Activities</b>  | Acquisition/rehabilitation/development   |
| <b>6</b> | <b>Project Name</b>  | Public Service Activity - Workforce Development  |
|          | <b>Target Area</b>   | City of Knoxville  |
|          | <b>Goals Supported</b>   | Reduce and Prevent Homelessness<br>Stabilize and Revitalize Neighborhoods<br>Create Economic Opportunity<br>Enhance the Availability, Accessibility, and Quality of Affordable Housing   |
|          | <b>Needs Addressed</b>   | Workforce development  |

|   |  |  |
|---|--|--|
|   | <b>Funding</b>   | CDBG: up to 15% (\$244,693)  |
|   | <b>Description</b>   | CDBG expenses for workforce development.   |
|   | <b>Target Date</b>   | 6/30/2025  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 226 individuals: 140 extremely low- (0-30% AMI); 52 very low- (31-50% AMI); and 34 low/mod (51-80% AMI) income individuals will benefit from employment training in the construction field and ESL classes to remove barriers to employment. |
|   | <b>Location Description</b>  | City of Knoxville and certain LMI Census Tracts, where people are at risk for poverty, unemployment, and criminal activity, inside the city of Knoxville.  |
|   | <b>Planned Activities</b>  | Workforce development training to support construction activities  |
| 7 | <b>Project Name</b>  | Down Payment Assistance  |
|   | <b>Target Area</b>   | City of Knoxville  |
|   | <b>Goals Supported</b>   | Stabilize and Revitalize Neighborhoods<br>Enhance the Availability, Accessibility, and Quality of Affordable Housing   |
|   | <b>Needs Addressed</b>   | Down Payment Assistance  |
|   | <b>Funding</b>   | HOME: \$250,000 (PY2024: 0%)   |
|   | <b>Description</b>   | HOME expenses for down payment assistance on CHDO-developed houses.  |
|   | <b>Target Date</b>   | 6/30/2025  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 5 LMI households will benefit from down payment assistance on a CHDO-developed house: 2 very low- (31-50% AMI) and 3 low/mod (51-80% AMI) income households.   |
|   | <b>Location Description</b>  | City of Knoxville  |
|   | <b>Planned Activities</b>  | Down-payment assistance on CHDO-developed houses.  |
| 8 | <b>Project Name</b>  | Emergency Home Repairs   |
|   | <b>Target Area</b>   | City of Knoxville  |
|   | <b>Goals Supported</b>   | Reduce and Prevent Homelessness<br>Stabilize and Revitalize Neighborhoods<br>Create Economic Opportunity<br>Enhance the Availability, Accessibility, and Quality of Affordable Housing   |
|   | <b>Needs Addressed</b>   | Emergency Home Repair  |

|          |  |   |
|----------|--|---|
|          | <b>Funding</b>   | CDBG: <b>\$550,000 (PY2024: 27.6%)</b>  |
|          | <b>Description</b>   | CDBG expenses for emergency home repair expenses.   |
|          | <b>Target Date</b>   | 6/30/2025   |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately <b>80</b> LMI homeowners: <b>31</b> extremely low- (0-30% AMI); <b>26</b> very low- (31-50% AMI); and <b>23</b> low/mod (51-80% AMI) income households.   |
|          | <b>Location Description</b>  | City of Knoxville   |
|          | <b>Planned Activities</b>  | Emergency home repair assistance  |
| <b>9</b> | <b>Project Name</b>  | Minor Home Repairs and Accessibility Improvements   |
|          | <b>Target Area</b>   | City of Knoxville   |
|          | <b>Goals Supported</b>   | Reduce and Prevent Homelessness<br>Stabilize and Revitalize Neighborhoods<br>Create Economic Opportunity<br>Enhance the Availability, Accessibility, and Quality of Affordable Housing  |
|          | <b>Needs Addressed</b>   | Minor Home Repair<br>Accessibility Modifications  |
|          | <b>Funding</b>   | CDBG: <b>\$350,000 (PY2024: 21.5%)</b>  |
|          | <b>Description</b>   | CDBG expenses for minor home repair program and accessibility improvements.   |
|          | <b>Target Date</b>   | 6/30/2025   |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately <b>70</b> LMI households will be assisted: <b>5</b> homeowners will be assisted with minor home repairs (capped at \$7,500 each) and <b>60</b> homeowner households will be assisted with accessibility improvements (capped at \$4,999 each) and <b>5</b> LMI renter-households will be assisted with accessibility improvements <b>23</b> extremely low- (0-30% AMI); <b>24</b> very low- (31-50% AMI); and <b>23</b> low/mod (51-80% AMI) income households. |
|          | <b>Location Description</b>  | City of Knoxville   |
|          | <b>Planned Activities</b>  | Minor home repairs and accessibility improvements (less than \$4,999 each)  |
|          |  |   |

|           |  |  |
|-----------|--|--|
| <b>10</b> | <b>Project Name</b>  | Rental Housing Rehabilitation/Development Program  |
|           | <b>Target Area</b>   | City of Knoxville  |
|           | <b>Goals Supported</b>   | Reduce and Prevent Homelessness<br>Stabilize and Revitalize Neighborhoods<br>Create Economic Opportunity<br>Enhance the Availability, Accessibility, and Quality of Affordable Housing   |
|           | <b>Needs Addressed</b>   | Rental Housing Rehabilitation/Development  |
|           | <b>Funding</b>   | CDBG: \$20,000 (PY2024: 1.2%)<br>HOME: \$1,920,000 (PY2024: 75%)   |
|           | <b>Description</b>   | Expenses for rental housing rehabilitation, including weatherization/energy-efficiency and development/new construction of rental housing.   |
|           | <b>Target Date</b>   | 6/30/2025  |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 52 LMI renter-households will benefit from rehabilitation of existing rental units (CDBG and HOME) and/or the development of new rental units (HOME): 13 extremely low- (0-30% AMI); 26 very low- (31-50% AMI); and 13 low/mod (51-80% AMI) income households. |
|           | <b>Location Description</b>  | City of Knoxville  |
|           | <b>Planned Activities</b>  | Rehabilitation of existing rental units (CDBG and HOME) and/or the development of new rental units (HOME):   |
| <b>11</b> | <b>Project Name</b>  | Public Services – Homeless Services  |
|           | <b>Target Area</b>   | City of Knoxville  |
|           | <b>Goals Supported</b>   | Reduce and Prevent Homelessness  |
|           | <b>Needs Addressed</b>   | Homeless Services  |
|           | <b>Funding</b>   | CDBG: \$0  |
|           | <b>Description</b>   | CDBG Public Service expenses   |
|           | <b>Target Date</b>   | NA   |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | NA   |

|           |  |   |
|-----------|--|---|
|           | <b>Location Description</b>  | City of Knoxville   |
|           | <b>Planned Activities</b>  | Homeless Services   |
| <b>12</b> | <b>Project Name</b>  | Public Facility Improvements  |
|           | <b>Target Area</b>   | City of Knoxville   |
|           | <b>Goals Supported</b>   | Stabilize and Revitalize Neighborhoods  |
|           | <b>Needs Addressed</b>   | Support Public Facility Improvements  |
|           | <b>Funding</b>   | CDBG: \$348,158 (PY2024: 0%)  |
|           | <b>Description</b>   | Critical repairs to 3 buildings which will serve as emergency shelter for individuals experiencing homelessness.                                    |
|           | <b>Target Date</b>   | 6/30/2028   |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | These funds will serve 190 extremely low-income (0-30% AMI) individuals who are experiencing homelessness, with emergency shelter.                  |
|           | <b>Location Description</b>  | City of Knoxville   |
|           | <b>Planned Activities</b>  | Public facility repairs, including but not limited to HVAC repair/replacement, plumbing repairs, drywall/paint, and ADA accessibility improvements. |
| <b>13</b> | <b>Project Name</b>  | ESG Emergency Shelter/Services  |
|           | <b>Target Area</b>   | City of Knoxville   |
|           | <b>Goals Supported</b>   | Reduce and Prevent Homelessness   |
|           | <b>Needs Addressed</b>   | Homeless Services   |
|           | <b>Funding</b>   | ESG: \$31,245 (21.3%)   |
|           | <b>Description</b>   | Emergency Shelter/Services expenses   |
|           | <b>Target Date</b>   | 6/30/2025   |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 60 extremely low (0-30% AMI) income individuals experiencing homelessness.  |

|           |  |   |
|-----------|--|---|
|           | <b>Location Description</b>  | NA  |
|           | <b>Planned Activities</b>  | NA  |
| <b>14</b> | <b>Project Name</b>  | ESG Administration  |
|           | <b>Target Area</b>   | City of Knoxville   |
|           | <b>Goals Supported</b>   | Reduce and Prevent Homelessness   |
|           | <b>Needs Addressed</b>   | Administration of ESG   |
|           | <b>Funding</b>   | ESG: (up to 7.5% of ESG allocation) <b>\$10,979</b>   |
|           | <b>Description</b>   | Administration expenses for ESG program   |
|           | <b>Target Date</b>   | 6/30/2025   |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | NA  |
|           | <b>Location Description</b>  | City of Knoxville   |
|           | <b>Planned Activities</b>  | Administration expenses for ESG grant   |
| <b>15</b> | <b>Project Name</b>  | ESG Rapid Re-Housing  |
|           | <b>Target Area</b>   | City of Knoxville   |
|           | <b>Goals Supported</b>   | Reduce and Prevent Homelessness   |
|           | <b>Needs Addressed</b>   | Homeless Services   |
|           | <b>Funding</b>   | ESG: <b>\$54,164 (37%)</b>  |
|           | <b>Description</b>   | Rapid Re-Housing expenses   |
|           | <b>Target Date</b>   | 6/30/2025   |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately <b>20</b> extremely low (0-30% AMI) income individuals experiencing homelessness. |
|           | <b>Location Description</b>  | City of Knoxville   |
|           | <b>Planned Activities</b>  | Rapid Re-Housing  |

|           |  |  |
|-----------|--|--|
| <b>16</b> | <b>Project Name</b>  | ESG Street Outreach  |
|           | <b>Target Area</b>   | City of Knoxville  |
|           | <b>Goals Supported</b>   | Reduce and Prevent Homelessness  |
|           | <b>Needs Addressed</b>   | Homeless Services  |
|           | <b>Funding</b>   | ESG: \$50,000 (34.2%)  |
|           | <b>Description</b>   | Street Outreach  |
|           | <b>Target Date</b>   | 6/30/2025  |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 50 extremely low (0-30% AMI) income individuals experiencing homelessness. |
|           | <b>Location Description</b>  | City of Knoxville  |
|           | <b>Planned Activities</b>  | Street Outreach  |

## AP-50 Geographic Distribution – 91.220(f)

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

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

### Geographic Distribution

| Target Area       | Percentage of Funds |
|-------------------|---------------------|
| City of Knoxville | 100%                |

Table 7 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically.

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

### Discussion

The City has one target area, the entire city, to allow maximum flexibility to respond to needs within the community, as well as challenges and opportunities as they arise. Access to public transportation is a significant factor in reducing poverty and providing additional disposable income. Nationwide, costs of car ownership average about \$12,182 annually or \$1,000+/month (AAA). LMI families who can reduce to a single car or eliminate car ownership completely have more opportunities for savings and spendable income. The City, working with partners like KCDC, makes every effort to identify investment opportunities that are fully accessible to major transit corridors within the City of Knoxville.



## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

| One Year Goals for the Number of Households to be Supported |     |
|---|-----|
| Homeless  | 0   |
| Non-Homeless  | 154 |
| Special-Needs   | 65  |
| Total   | 219 |

**Table 8 - 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                                   | 3   |
| Rehab of Existing Units                                       | 216 |
| Acquisition of Existing Units                                 | 0   |
| Total   | 219 |

**Table 9 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The PY2024 Annual Action Plan proposes to allocate **almost 88% (\$4,470,176)** of its HUD CDBG and HOME funds in PY2024 to affordable housing: **\$2,928,670** to owner-occupied/Homeownership and **\$960,000** to renter-occupied/rental housing. Additionally, the City of Knoxville established a locally funded *Affordable Rental Development (ARD) Fund* in PY2017, as a response to the loss of affordable rental units. The ARD Fund has grown significantly over time, totaling \$18.7M from 2017-2023. The City codified its commitment to the development of new affordable housing in PY2021. *Knoxville's Affordable Housing Fund*, which includes the ARD Fund, will receive a minimum of \$50M in local funds over ten years (\$5M per year). The entire \$18.7M has been approved/obligated and, to-date, 1,043 units (14 developments) have been completed and 683 units (8 developments) are under construction.

The City plans to invest \$25 million from local capital funds to enhance infrastructure and \$400,000 for land acquisition to facilitate the construction of infill housing for homeownership. The initiative named Transforming Western is a joint effort with KCDC, aimed at replacing outdated public housing with modern, appealing, and eco-friendly housing units. The project aims to develop a community of choice with access to new neighborhood amenities and services.

The focus of the PY2024 Annual Action Plan is to both maintain the city's affordable housing stock and to increase the number of affordable housing units for LMI homeowners and renters. As stated above, the City of Knoxville is committing local funding for affordable rental housing development with *Knoxville's Affordable Housing Fund*, for infrastructure improvements as part of the *Transforming*

*Western* initiative, and for grants to homeless organizations (\$1,823,617 since PY2014). As data indicates and consultation with affordable housing providers and agencies serving the homeless and other social services agencies confirm, there remains a significant need for basic levels of assistance to LMI households in the city of Knoxville.

The City has many community partners that assist with housing activities and spend funds effectively with impressive, measurable outcomes - all with inadequate resources (including staffing resources) to meet the need. It is important to note that federal dollars allocated to housing initiatives are rarely the only funds invested. The City has developed strong relationships with area funding partners, including but not limited to: Tennessee Housing Development Agency (THDA), Knoxville's Community Development Corporation (KCDC), Knox County Government, the East Tennessee Foundation, Knoxville Utilities Board (KUB), United Way of Greater Knoxville, and other private and public partners. The City strongly encourages local leverage on CDBG-funded activities and requires matching dollars on HOME- and ESG-funded activities. These may be other public funds, private contributions, or other local dollars. Leveraged and matched amounts are considered when the City makes funding decisions.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Knoxville's Community Development Corporation (KCDC) is the public housing authority (PHA) for the city of Knoxville and Knox County.

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

Knoxville's Community Development Corporation (KCDC) has completely transformed public housing in both the City and County using the HUD Rental Assistance Demonstration (RAD) program. The program allowed KCDC to make needed capital improvements on its sites. 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 transitioning to Project-based Vouchers through a HUD Choice Neighborhoods Implementation grant received in September 2022. Half of the property will remain Low-Income Public Housing (LIPH) until items under the grant are completed. Once this occurs, the KCDC portfolio will be comprised 100% of Multi-Family PBRA program properties and Project Based Voucher properties.

KCDC completed construction on the first phase of *First Creek at Austin* (the former Austin Homes site) in March of 2022, which included 105 units of mixed income housing. The second phase of 180 units is near completion and will begin to house people by the summer of 2024. A third phase is planned, likely to be completed by the end of 2025, adding an additional 161 units, including 50 units of HUD Section 202 Elderly Projects Rental Assistance Contract (PRAC) units. In total, 400+ units of housing are planned for this development.

In addition to work at First Creek and Western, Liberty Place, 32 units of permanent supportive housing for veterans, is under construction with a planned completion of November 2024. The property will use Veteran-Affairs Supportive Housing Vouchers as subsidy.

KCDC's Section 8 program is operating at full capacity. If the opportunity arises, KCDC plans to add additional voucher programs in the next year, including possible additions of additional project-based vouchers.

### **Actions 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.

KCDC encourages residents to become involved through public meetings, serving on boards such as the Section 8 Advisory Board, by organizing resident associations, and KCDC sends tenants to the annual Resident Leadership Conference sponsored by HUD.

KCDC's Section 8 Homeownership Program is very active, with 137 participants currently enrolled. Since April 1, 2020, 18 people have closed on homes through this program. The Family Self Sufficiency Program has also seen increased interest and has 39 current participants working towards home ownership.

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

KCDC is not a troubled agency.

**Discussion**

The City of Knoxville and KCDC are partners and share many of the same goals for revitalizing neighborhoods and providing affordable, accessible, and quality housing. The City endeavors to assist, where and when it can, with public infrastructure improvements using local funds. To that end, the City committed \$25M in local capital funds for infrastructure improvements as part of the Transforming Western initiative with the goal of creating a community of choice by replacing obsolete public housing with new, attractive and energy-efficient housing with access to new neighborhood amenities and services. The City will also commit \$1.5M in CDBG funds to a public facility/infrastructure improvement project as part of the initiative.

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

### **Introduction**

**Describe the jurisdiction’s one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.**

Outreach efforts were highly impacted by the COVID-19 crisis, and CARES Act funding was used to increase staffing and availability of social services outreach, particularly to persons living in unsheltered conditions. Outreach to help unsheltered individuals and families gain access to permanent housing will continue.

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

Emergency shelter and transitional housing programs will continue to focus on providing short-term shelter, as the community works past the lingering impact of the COVID-19 pandemic, even as COVID-specific funding comes to an end.

Work will continue to keep the focus on positive long-term outcomes for individuals and families in these programs, with stable, permanent housing as the goal.

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

Knoxville’s Coordinated Entry System (CHAMP) continues to assure consistent cross-agency intake and assessments in order to prioritize the most vulnerable individuals and families for appropriate permanent housing placements. A new, streamlined and more equitable assessment tool has been adopted in place of the VI-SPDAT tool. KCDC, the local Public Housing Authority, has provided Emergency Housing Vouchers (EHVs) to be exclusively accessed through the Coordinated Entry System, in collaboration with Rapid Re-Housing programs, to place homeless individuals and families into permanent housing with appropriate support for success. These resources are streamlined to support Rapid Re-housing of individuals, families, veterans, and youth into stable, permanent housing, and coordinated with KCDC to assure availability of housing choice vouchers for Rapid Re-Housing placements, in order to assure permanency of the housing placements.

**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 CARES Act and other COVID-19 funding to support housing assistance programs to prevent loss of housing are fully expended, the City continues to adjust to post-pandemic funding levels for homelessness prevention services.

The pandemic and 2020 Eviction Moratorium caused the Eviction Courts to develop stronger partnerships with supportive service agencies like Legal Aid, Community Mediation Center, and Knoxville-Knox County CAC. Now, eviction prevention starts before the resident's court date and resources are available outside of the courtroom so clients can start accessing re-housing services immediately.

HUD HOME Tenant Selection rules require disclosure if housing is being limited to or a preference is being given to a particular population. This limit/preference may not violate the Fair Housing Act. HUD requires that the intent to limit or provide a preference must be disclosed in the City's Consolidated/Annual Action Plan and authorized in written agreements. In keeping with the disclosure requirements, the City intends to use a portion of its HUD HOME funds for rental housing rehabilitation in PY2024 to assist a developer/landlord that will offer affordable rental housing to people with a disability.

### **Discussion**

The COVID-19 pandemic had and continues to have a significant impact on housing stability for many people, even as CARES Act and American Rescue Plan funding sources are expended. The City of Knoxville is working to reorient local, state, and federal resources to post-pandemic funding levels, even as lingering repercussions intersect with a nation-wide shortage of affordable housing. The City remains committed to implementing best-practice responses to addressing homelessness following the critical *Housing First* model that places the stability of permanent housing at the center of all efforts to prevent, reduce and end homelessness.

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

### **Introduction:**

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

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

The City continues to address barriers to affordable housing by committing significant amounts of local funding to develop new affordable rental housing. *Knoxville's Affordable Housing Fund (AHF)*, established by ordinance in July 2021, committed a minimum of \$5M per year over ten years. The AHF includes the *Affordable Rental Development (ARD) Fund*, established in PY2017. While the ARD was funded with an additional \$2.5M approved for PY2023-2024, the Knoxville Affordable Housing Fund also set aside \$500,000 specifically from the City's Capital Budget for Permanent Supportive Housing. With these added allocations, ARD and AHF funds total \$22,030,000 to date. In addition to local funds, \$2.9M in HOME-ARP is funding the construction of 58 units of PSH. The AHF/ARD has resulted in 1,043 completed units, 393 units under construction, 290 underway (including the 58 PSH units), and 277 units in the planning stage. In 2024-2025, the City intends to provide \$8,177,860 in local funds to the Affordable Housing Fund: \$4.2M for Western Heights (KCDC's *Transforming Western* project); \$2.5M for the ARD; and \$200,000 to the East Tennessee Foundation's Affordable Housing Trust Fund.

The City has also invested more than \$14,130,000 in infrastructure improvements to support 446 units of affordable housing at KCDC's Austin Homes (Phases I-III). The City also shares leadership with KCDC on the *Transforming Western* Choice Neighborhood process, serving as the Neighborhood lead, and committing \$101.3M in neighborhood leverage. Thus far, the City has committed \$4.2M in infrastructure improvements that support the development of 380 affordable rental units.

The City also provides Payments In Lieu Of Taxes (PILOT) for Low Income Housing Tax Credit (LIHTC) developments.

Alterations to designs of infill housing are encouraged to make new housing fit-in better with older, existing homes. Design guidelines were developed for use in redevelopment areas and for all City subsidized infill houses. This effort includes descriptions and illustrations of low-cost modifications builders can make. In the long run, this will help maintain property values for buyers and should have a substantial impact on neighborhood image and marketability. The City adopted an amendment to the zoning ordinance that makes development of inner-city parcels more feasible, reducing the timeline and approval process in many cases. The City adopted the International Building Code that contains a

chapter “Existing Buildings” allowing designers additional alternatives to meet requirements when renovating older buildings. This option can make redevelopment of older buildings more practical and less expensive. Additional opportunities for mixed-use development, including housing at increased density, is now allowed in commercial corridors with the implementation of a new zoning code in 2020.

In 2023, the City deployed several tools to streamline the permitting and engineering process. The goal is to modernizing outdated systems and add additional staff. The City hired two additional Building Inspectors, two additional Engineering Technicians, and a new Plans Review Engineer; and promoted two staff members to allow them to focus on Plans Review. The City also hired consultants to assist with the plans review process and third-party inspections. It also hired an IT consultant to simplify and streamline the new online permitting system.

Improved public transit helps LMI residents to better connect their housing with jobs and other resources and amenities. KAT is developing a new Draft Transit Network plan. This draft plan shows how the KAT bus network could be run differently within its existing budget, with a shift toward routes with higher frequencies with less overall coverage. KAT will also be returning some service to pre-COVID levels which suffered from workforce shortages during the pandemic. The service improvements primarily involve service span increases, in particular on Sundays, and will go into effect in April 2024.

In 2021, the City formed the *Affordable Housing Fund Advisory Committee* as a response to feedback from the community. The committee is made up of representatives from local banks, real estate, nonprofits, and other stakeholders. The committee advises the City on matters related to the *Affordable Housing Fund* and other affordable housing developments within city limits. In past meetings, barriers to affordable housing development and state and local policies which may impact affordable housing developments were discussed. The committee meets quarterly and has contributed to the input for the Action Plan over two different meetings this year.

The City participates in the Knoxville Community Reinvestment Act (CRA) Advisory Council of First Horizon Bank, as a member. The City encourages investment in LMAs and/or areas of racial or minority concentration, including providing opportunities to increase overall housing development, resulting in more affordable housing at all income levels. The City also works with CHDO developers to develop more affordable housing opportunities outside of LMAs and/or areas of racial or minority concentration to allow more LMI households choice in where to live, increased access to the jobs and schools, and ultimately the opportunity to transition out of poverty. The City will also review LIHTC applications it receives for endorsement inside the city for development of more affordable housing opportunities outside of LMAs and/or areas of racial or minority concentration. The City is increasing its investment in initiatives that promote workforce development and local capacity building, especially in the wake of the economic impact of Coronavirus/COVID-19.



**Discussion:**

The City is committed to continuing to reach out to residents, neighborhood and community organizations, the faith community, and businesses, to listen to and address their needs.

DRAFT

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

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

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

The City of Knoxville continues to take actions to address the most challenging needs for people experiencing homelessness. In November 2022, the Knoxville-Knox County CoC switched from using the VI-SPADT vulnerability assessment tool to the Houston Vulnerability Tool. A previous study had found evidence of racial bias in scoring using the VI-SPADT, and although the disparities did not extend to housing placement outcomes, CoC leadership chose to use the Houston Vulnerability Tool instead. The University of Tennessee's Social Work Office of Research and Public Service (UT-SWORPS) completed a six-month study of housing equity among the CoC's homeless service recipients, using data from the first six months of Houston Tool implementation. The analysis showed that although the Houston Vulnerability Tool shows bias in scores based on gender and race, no disparities by gender or by race were found in household subtypes, except for two-adult child(ren) households, which make up 4.2% of the entire sample. For most household types, the Houston Tool is not having a biased effect on time to housing or housing placement, and represents a modest improvement over the VI-SPADT.

In 2023, Knoxville's 2-1-1 call center received 14,370 requests for service. Of those calls, 6,810 (47.4%) were for assistance with Housing, Shelter, and Utilities. KnoxHMIS' *Community Dashboard* reported that from October 1, 2023-December 31, 2023, 70% of individuals who were entered into HMIS for the first-time cited Lack of Affordable Housing or Eviction as the reason(s) they were homeless. The Knoxville Area Association of Realtors' *East Tennessee 2024 Housing Forecast Report* estimated that the rental occupancy rate in 2023 was 96.5% and the forecast the rental occupancy rate in 2024 will be 96.4%. Rent prices went up 8% in 2023 and are projected to increase another 3.1% in 2024. Increasing the stock of affordable housing (which includes the cost of rent or mortgage, utilities, taxes and fees, and maintenance) is the best way to meet the needs of the lowest income in Knoxville. However, the City also works to meet underserved needs by funding programs that provide workforce development for young adults, individuals who speak English as a second language, and individuals with a justice background, and services for 416 individuals who are homeless or at risk of becoming homeless.

Additionally, the City has developed the *Construction Career Ladder Roundtable* to increase the number of services/resources in the community for LMI individuals who are interested in the construction field or are interested in advancing their career in the construction field. The City also promotes supporting local construction laborers through Section 3 and Davis Bacon and Related Acts (DBRA).

In December 2023, Knoxville City Council approved a Payments In Lieu of Taxes (PILOT) for the historic

Swan Bakery building on the Magnolia Avenue corridor. The building will be renovated and then used by a local nonprofit so they can expand their vocational trade school, giving people a chance to develop skills and obtain credentials for different jobs.

As resources become more limited, the City continues to stress the importance of community partnerships. Agencies who receive funding for homelessness services are required to participate in the Knoxville-Knox County Homeless Coalition, HMIS, and Coordinated Entry System (CHAMP).

New resources are being allocated to aid in the creation of additional permanent supportive housing to end homelessness for chronically homeless individuals and families. Work continues with shelter providers to identify and remove barriers to accessing shelter for unsheltered persons.

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

The City of Knoxville supports both the development of new, and maintenance of its existing stock of, affordable housing. The City's locally funded Affordable Rental Development (ARD) Fund, begun in July 2017, has increased to \$22M in PY2023-2024. HUD HOME-ARP funds, in the amount of \$2,900,000, were also added in PY2022-2023 to support the development of 58 units of permanent supportive housing – Callahan Flats.

The City also continues to assist KCDC, Knoxville's public housing authority, with funding for neighborhood infrastructure necessary for the redevelopment of Austin Homes. *First Creek* will have over 450 affordable housing units with new neighborhood amenities to include pedestrian oriented access, lighting and play areas. The project is in Phase IV, the final phase for infrastructure assistance. This City's contribution is \$1,600,000 and completes the 446 total units of affordable housing. It should be complete by the end of 2025. The City of Knoxville has invested more than \$14.13M in Austin Homes since 2019.

In September 2022, Knoxville was awarded a \$40 million HUD Choice Neighborhoods grant for the Transforming Western initiative. This project has a goal of renovating 196 housing units for extremely low-income households, providing 184 new affordable housing units, and building 99 new market-rate housing units. This project also aims to add essential amenities and services to the neighborhood. To support this resident-driven project, the City of Knoxville is investing \$25.4 million over the next six years.

Phase I of the project is situated on vacant land between Virginia and Vermont Avenues, and it will include 76 housing units and a community center. It is funded with \$4,200,000 of City general funds that will be used to complete the associated new infrastructure. Looking forward, KCDC is planning Phases 2

and 3, which will comprise 180 housing units, a destination park/playground, an anchor building that will house the relocated Knoxville Arts Center, UT Medical Center walk-in clinic, and KPD field office.

The City has also committed to providing an additional \$400,000 for land acquisition to support infill housing development around the site.

The City approves Payments In Lieu of Taxes (PILOTs) for affordable housing developments using Low Income Housing Tax Credits (LIHTCs) for development or rehabilitation. The PILOT lowers operating costs, ensuring housing affordability and sufficient reserves for property maintenance and management.

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

In April 2019, HUD's Office of Lead Hazard Control and Healthy Homes awarded the City a \$3.6 million Lead Hazard Reduction Grant, with an initial period of performance ending September 2022. HUD granted a one-year extension until September 2023. With this funding, the City has added lead testing and abatement to all home repair programs. The City will continue to implement the current HUD regulations for the identification and elimination of lead-based paint hazards.

Identifying lead-based paint hazards is an integral part of the entire housing rehabilitation process. All housing units constructed before 1978, approved for participation in the rehab program, receive a lead hazard screen or lead-based paint inspection to determine if lead-based paint and/or lead-based paint hazards exist. If lead-based paint is identified, a risk assessment is prepared to define the hazards and determine the remediation measures necessary to eliminate hazards. All lead hazard control work is accomplished as a part of the rehab scope of work by a State of Tennessee Lead Abatement Firm. All lead-based paint inspections and risk assessments are prepared by City Rehab Specialists, certified by the State of Tennessee as lead-based paint inspectors and risk assessors.

These actions will reduce the number of housing units in the City with lead-based paint hazards and increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families.

The City is in the process of applying for an additional Lead Hazard Reduction grant from Housing and Urban Development. If awarded, the City's Housing and Neighborhood Development Department will continue to offer free training and State of Tennessee credentialing opportunities to local contractors in the lead-based paint hazard remediation industry. These training events are provided to build the capacity of the local contractors in hopes they will obtain their State of Tennessee Lead Abatement Firm license. Increasing the number of local lead abatement firms creates a broader selection of companies with which to do business.

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

The City of Knoxville implements programs that benefit LMI individuals, families, and neighborhoods in an effort to reduce poverty and improve quality of life. Families participating in Housing and

Neighborhood Development programs will see an improvement in their housing stability and economic conditions. Programs that create homeownership opportunities provide LMI families with the ability to build wealth while helping to stabilize neighborhoods. Housing rehabilitation results in lower energy costs and savings to homeowners. Development of affordable rental housing for LMI families and individuals increases opportunities to save money and become self-sufficient. Housing rehabilitation and construction activities create job opportunities for LMI people, as well.

The City tracks job creation and retention activities through Section 3 reporting. The City of Knoxville, in cooperation with Knoxville's Community Development Corporation (KCDC), the city's redevelopment authority, implements redevelopment plans in LMAs to strengthen public and private investment and create job opportunities and neighborhood revitalization. Redevelopment, along with other actions, such as support for mixed-use development, and City programs like the Commercial Façade Improvement program, have been designed to encourage private investment in older neighborhoods. Many of these neighborhoods are LMAs and/or areas of racial and minority concentration and these efforts provide new opportunities for LMI households. Policies on redevelopment coordinate residential redevelopment with adjacent neighborhood commercial development so that both come on-line at the same time. This serves to support both efforts. Additionally, mixed-use development that combines ground floor commercial use with upper-level housing use is underway downtown as well as in smaller commercial nodes outside of the city center. The City's Commercial Façade Improvement program provides funds from local sources to assist in such development. These funds are also helping to create job opportunities, as well as increased access to desired amenities, in redeveloping areas of the city.

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

A strength of the Knoxville/Knox County community is that it has large, experienced nonprofit agencies that maximize long established ties to leverage additional funding to support social service activities. Many of these organizations have worked together over decades to coordinate services in the community. A weakness in prior years, was that newer organizations or those with less experience and capacity, competed with the larger organizations for limited resources. This criticism was heard in particular from minority-developed/minority-led organizations. Fortunately, with the additional COVID-related funding resources in PY2020 and PY2021, more agencies had access to federal funds – some for the first time.

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

The COVID-19 pandemic prompted enhanced coordination among not only housing and homeless service providers, but among social service providers community-wide. The City and County mayors formed the Knoxville-Knox County Office of Housing Stability in September 2023, to continue this enhanced level of coordination as the pandemic subsided and to apply lessons learned to on-going community needs moving forward. Additionally, coordination is being enhanced among Rapid Re-housing providers, the Coordinated Entry System, and the public housing authority in order to connect

individuals and families more quickly with stable, permanent housing.

The City of Knoxville relies on coalitions of public and private housing and social services agencies to improve coordination.

- Knoxville's Affordable Housing Fund (AHF) Advisory Committee advises the director of Housing and Neighborhood Development regarding the administration of the Affordable Housing Fund such that the fund addresses local priorities and reflects best practices concerning affordable housing.
- The Knoxville-Knox County Homeless Coalition meets monthly to foster collaborative community partnerships in a focused effort that seeks permanent solutions to prevent, reduce, and end homelessness.
- The African American Equity Restoration Taskforce was formed in December 2020 to study, review, and identify strategic solutions to improve areas of disparity and disenfranchisement in the Black community, work with existing agencies in the community, and develop policy, programs and recommendations that will establish opportunities for generational wealth building in the Black community.
- The Construction Career Ladder Roundtable is a solutions-oriented group of community stakeholders tasked with increasing the number of construction workers and contractors in Knoxville. The group is rooted in equity and committed to serving LMI individuals.

City staff highly encourage subgrantees, community partners, and community members to participate in these coalitions.

**Discussion:**

The City will continue to learn how it can best understand and meet the needs of all of its citizens, particularly the needs of the underserved, including: Affirmatively Furthering Fair Housing; Fostering and maintaining affordable housing; Reducing lead-based paint hazards; Reducing the numbers/increasing opportunities for families at/below poverty level; Developing an equitable institutional structure; and Enhancing coordination between public and private housing and social service agencies.

# Program Specific Requirements

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

### Introduction:

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

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

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

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

### Other CDBG Requirements

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

**HOME Investment Partnership Program (HOME)  
Reference 24 CFR 91.220(l)(2)**

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

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

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

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

- Five years when the per unit HOME investment is under \$15,000.
- Ten years when the per unit HOME investment is \$15,000-\$40,000.
- Fifteen years when the per unit HOME investment exceeds \$40,000.

If the house is sold by the homeowner during the affordability period, the City will recapture HOME funds out of net proceeds as follows:

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

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

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



- Five years when the per unit HOME investment is under \$15,000.
- Ten years when the per unit HOME investment is \$15,000-\$40,000.
- Fifteen years, when the *per unit* HOME investment exceeds \$40,000.

If the house is sold by the homeowner during the affordability period, the City will recapture HOME funds out of net proceeds as follows:

- The amount of HOME investment to be recaptured will be reduced on a pro-rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.
- If the net proceeds are not sufficient to recapture the balance owed on the HOME investment as determined above plus enable the homeowner to recover the amount of the homeowner's down payment, the City and the owner will share the net proceeds.
- The net proceeds are the sales price minus loan repayment (other than deferred payment loan HOME funds) and closing costs. The net proceeds will be divided proportionally according to the formula above.

**4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

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

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

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

See [Appendix](#) for PY2024 ESG Written Standards.

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

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

There are three designated CHAMP access points in Knoxville, intended to help individuals and families more quickly begin to access the most appropriate service and housing resources available to them. CES nonetheless uses the 'no-wrong-door' approach to access the system, so there are multiple agencies community-wide that are trained and able to provide a CHAMP intake and assessment.

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

Knoxville's Coordinated Entry System (CES) switched from using the VI-SPADT to the Houston Vulnerability Tool in November 2022, with the goal of simplifying the process and assuring equitable results for all people needing assistance in the Knoxville community.

The Coordinated Entry System includes regular, weekly cross-agency case conferencing meetings to assure individuals and families identified and prioritized through the CES receive the appropriate referrals, housing placements and social services to assure successful placement into safe, decent and appropriate permanent housing.

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

Each year, the City releases an application whereby agencies can submit proposals for Homeless Grants, which includes HUD ESG and local Homeless General Funds (HGF). The application lists the component areas of the ESG program. Prior to the submission of applications, the City holds two Technical Assistance Workshops to review ESG programmatic structure, go over specific questions in the application, and to answer questions.

Each application is evaluated on how the proposed program fits within the ESG programmatic component categories and meets a crucial homelessness-based need. Other factors may include application completeness, Risk Analysis Matrix score, prior performance, and availability of funding. Agencies are then recommended for funding. Agreements are developed which outline expectations, rules, regulations, policies and procedures.

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

In September 2023, the City of Knoxville partnered with Knox County to establish the Knoxville-Knox County Office of Housing Stability to be the official coordinating body and agency of homelessness prevention and homeless services for Knoxville and for all the unincorporated areas of Knox County. In the Interlocal Agreement that established the Office, it is required that the Board of Directors include at least one individual with recent lived experience of homelessness. Also, the City collaborates with the Knoxville-Knox County Youth Action Board on grant proposals, data gathering, and other activities to address homelessness. The Youth Action Board is made up of youth (ages 18 to 24) with lived experience of homelessness. The Knoxville-Knox County Homeless Coalition is another entity in which individuals who formerly experienced homelessness participate, several of whom now work at shelters or human/social service agencies. All of the City's ESG subgrantees have representation on either their advisory council or board of directors, and maintain documentation on file to support that this level of interaction occurs.

**5. Describe performance standards for evaluating ESG.**

There is a performance criteria section in each ESG subgrantee agreement. Two components include: (1) Quantifiable Performance Standards (the services an organization or agency will provide); and (2)

Quarterly Performance Goal (a numerical projection of what an organization or agency will achieve each quarter).

Each ESG subgrantee is required to participate in HMIS or a comparable, City-approved information management system and to report client data in a timely matter. On a quarterly basis, agencies submit reports describing services rendered and number of individuals served. The City reviews these reports to measure, validate and verify how services have improved and enhanced the lives of clients in compliance with ESG standards. The City uses this information to assess performance as well to formulate data for year-end reports.

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

- (1) To review operations: administrative, financial and programmatic;
- (2) To assess the reliability of internal controls (general management/business practices and procedures);
- (3) To verify contractual and regulatory compliance (city, state and federal);
- (4) To verify that goals and objectives (performance criteria and standards) are met.
- (5) To verify the civil rights requirements are met;
- (6) To test the reliability/validation of invoices and reports (documentation);
- (7) To determine if costs and services are allowable and eligible, and that clientele served is eligible;
- (8) To ensure and assure that the agency has the capacity to carry out the project.

## Appendix

### AP-05 Executive Summary PY2020-2024 Consolidated Plan Goals and Objectives

#### AP-10 Consultation

##### Consultation Meetings

- Housing Strategy Update Meeting - December 1, 2023:
  - Comments/Notes
  - List of Participants
  - Other Comments Received
- Construction Career Ladder Roundtable – February 16, 2024:
  - Comments/Notes
  - List of Participants
  - Other Comments Received
- Knoxville-Knox County Homeless Coalition - December 23, 2023:
  - List of Participants
  - Consultation Meetings Comments/Notes
  - Other Comments Received
- Other Comments Received

#### AP-12 Participation

##### Public Hearing #1 – January 23, 2024

Public Notice  
Presentation  
PY2024 Priorities  
List of Participants  
Public Meeting Comments/Notes  
Other Comments Received

##### AHF Advisory Committee – March 27, 2024

List of Participants  
<<insert Consultation Meeting Comments/Notes for final>>

##### Notice of Release of Draft Plan and 30-day Public Comment Period – March 28- April 26, 2024

Public Notice  
<<After April 26, Insert Comments Received>>

##### Public Hearing #2 – April 23, 2024

<<Insert Public Notice  
Presentation  
List of Participants  
Public Meeting Comments/Notes>>

#### AP-90 Program Specific Requirements

Draft PY2024 ESG Written Standards

































































Fw: 2024-2025 Minor Home Repair Needs

Hope Ealey <HEaley@knoxvilletn.gov>

Mon 1/8/2024 1:44 PM

To:Linda Rust <lrust@knoxvilletn.gov>

Linda

CAC

---


From: Jeffrey Vincent <jeffrey.vincent@cachousing.org>

Sent: Monday, January 8, 2024 1:13 PM

1. 300- Opens the first business day of each quarter, contingent upon the list having fewer than 300 names.
2. Considering our allocation for the 2023-2024 period with 65 homes in total, an individual or household may expect to wait on the list for an estimated 74%, indicating a growing demand as we witness an influx of new residents seeking assistance. This comparison is made with data dating back to the 2012-2013 program year.
3. Roof replacement, Floor & Subfloor replacements, HVAC & duct systems, Electrical repairs, Plumbing and Sewer Lateral repairs, Bathroom tub/shower replacements & accessibility modifications, porch & ramp replacements, Window & door replacements
4. There has been a rise in the presence of younger families. Households are increasingly adopting payment platforms such as Cash App, Venmo, and

PHONE: 603-412-4470

Website: [www.KnoxvilleTN.gov](http://www.KnoxvilleTN.gov)

 CITY OF KNOXVILLE

NHI

Fw: 2024-2025 Minor Home Repair Needs

Hope Ealey <HEaley@knoxvilletn.gov>

Fri 1/5/2024 9:54 AM

To:Linda Rust <lrust@knoxvilletn.gov>

Subject: RE: 2024-2025 Minor Home Repair Needs

Hi Hope!

How long is the wait time for repairs in your program?

Our waitlist ranges from 3 months to a year and a half, depending on the type of repair requested. We are able to complete ramp repairs much faster than roof repairs, for example.



To: Jeremiah Branson <jbranson@klf.org>; jeffrey.vincent@cachousing.org

Subject: 2024-2025 Minor Home Repair Needs

EMAIL WARNING – External Content. Please DO NOT CLICK on links or attachments unless you recognize the sender and know the content is safe.

Good Afternoon,





















**Public Notices**

with the Codes of the City of Knoxville. Structures are an attractive nuisance. Structures are dangerous to the health and safety of the occupants and the public.

of Law: The proper use of an unfit dwelling as defined in Section 6-143 of the Knoxville City Code and is human habitation within the meaning of Section 108 of the International Property Maintenance Code; specifically, the building is damaged, decayed, dilapidated, unsanitary, unsafe, and festering that they create a hazard to the health and safety of the occupants or the public. Illumination, ventilation, and fire protection facilities do not protect the health and safety of the occupants or the public.

**HEREFORE, ORDERED** that the owner of the buildings located at 1910 CARNATION DRIVE, NG ACCESSORY DRIVE, Knoxville, TN, shall IMMEDIATELY repair the structures to the International Property Maintenance Code or demolish the structures.

**OTHER ORDERED**, that the owner of the building located at 1910 CARNATION DRIVE, NG ACCESSORY DRIVE, Knoxville, TN, shall be held responsible for the cost of the structure to be demolished. The City of Knoxville shall be held responsible for the cost of the structure to be demolished.

The City of Knoxville ensures meaningful access to City programs, services, and activities to comply with Civil Rights Title VI and ADA Title II laws and reasonably provides: translation, interpretation, modifications, accommodations, alternative formats, auxiliary aids and services. Individuals with a disability who require an accommodation in order to participate may contact the City of Knoxville's ADA Coordinator, Stephanie Brewer Cook at 865-215-2034 or [SCoC@knoxvilletn.gov](mailto:SCoC@knoxvilletn.gov) no less than 72 hours prior to the meeting. If you have Limited English Proficiency (LEP) and want to request language translation services, contact the Human Resources Department at [tiffleivi@knoxvilletn.gov](mailto:tiffleivi@knoxvilletn.gov), or 865-215-3100 at least 48 hours prior to the meeting.

If you are unable to attend the meeting, your feedback is still appreciated. Please send your comments/questions to Linda Rust at [lrust@knoxvilletn.gov](mailto:lrust@knoxvilletn.gov) or P.O. Box 1631, Knoxville, TN 37901.

ment prepared by Manager of Codes Enforcement at #520 Tennessee 37902

**ORDER**  
NICHOLAS BRADSHAW,  
OFFICER FOR THE  
KNOXVILLE  
TER E. MCLEMORE,  
WN, UNKNOWN, AND

**Public Notices**

may grant an extension of time on an Order of rehabilitation or demolition.

The Order of the Public Officer may be appealed to the Better Building Board within ten (10) days of service of the Order. Failure to appeal the Order within ten (10) days constitutes final administrative action.

Enter this 29th day of December, 2023.

/s/Nicholas Bradshaw  
Nicholas Bradshaw, Public Officer

Sworn to and subscribed before me this 29th day of December, 2023.

/s/KeRi A. Collins  
Notary Public  
My commission expires 10-7-24.

**NOTICE OF PUBLIC MEETING**  
City of Knoxville Housing and Neighborhood Development Department

January 23, 2024, 5:30 P.M.  
City of Knoxville Public Works Service Center, 3131 Morris Avenue, Knoxville 37909

The City of Knoxville is developing its final Annual Action Plan Update to its Five Year Consolidated Plan for the proposed use of U.S. Dept. of Housing and Urban Development (HUD) Community Development Block Grant (CDBG), HOME Investment Partnerships Act, and Emergency Solutions Grant (ESG) funds for program year 2024-2025.

At this meeting, the City of Knoxville Housing and Neighborhood Development Department will:

- Review priority goals and objectives from its 2020-2024 Five Year Consolidated Plan;
- Provide a description of unmet needs and gaps identified through consultation meetings with stakeholders, regarding: Non-housing Community Development needs; Homelessness needs; and Affordable Housing needs;
- Discuss anticipated HUD and local funding for PY2024-2025 programs starting July 1, 2024;
- Describe the process for developing the draft 2024-2025 Annual Action Plan, including proposed priority goals/objectives and how the public may provide input; and
- Inform agencies on how they may apply for grant funding to meet priority goals/objectives.

The City of Knoxville ensures meaningful access to City programs, services, and activities to comply with Civil Rights Title VI and ADA Title II laws and reasonably provides: translation, interpretation, modifications, accommodations, alternative formats, auxiliary aids and services. Individuals with a disability who require an accommodation in order to participate may contact the City of Knoxville's ADA Coordinator, Stephanie Brewer Cook at 865-215-2034 or [SCoC@knoxvilletn.gov](mailto:SCoC@knoxvilletn.gov) no less than 72 hours prior to the meeting. If you have Limited English Proficiency (LEP) and want to request language translation services, contact the Human Resources Department at [tiffleivi@knoxvilletn.gov](mailto:tiffleivi@knoxvilletn.gov), or 865-215-3100 at least 48 hours prior to the meeting.

If you are unable to attend the meeting, your feedback is still appreciated. Please send your comments/questions to Linda Rust at [lrust@knoxvilletn.gov](mailto:lrust@knoxvilletn.gov) or P.O. Box 1631, Knoxville, TN 37901.

**NOTICE OF FUNDING AVAILABILITY**

Funding includes PY2024-2025 CDBG and ESG/Homeless Grants Programs. Application information will be available February 1, 2024, at [www.knoxvilletn.gov/development](http://www.knoxvilletn.gov/development)

**Public Notices**

(under the "Grant Opportunities" tab)



**IN THE JUVENILE COURT OF KNOX COUNTY, TENNESSEE**

STATE OF TENNESSEE  
DEPARTMENT OF CHILDREN'S SERVICES  
PETITIONER  
v.  
CHRISTYNA LOURINE GOLDEN  
RESPONDENT

IN THE MATTER OF:  
Tucker Lee Golden, b.d. 11/4/2021  
A MINOR CHILD UNDER EIGHTEEN (18) YEARS OF AGE

**ORDER of PUBLICATION**

It appearing to the Court from the sworn allegations of the Petition to Terminate Parental Rights and the Affidavit of Diligent Search in this cause that the whereabouts of the Respondent are unknown and cannot be ascertained by diligent search so that ordinary process of law cannot be served upon him. It is, therefore, ORDERED that Respondent be served by publication of the following notice for four (4) consecutive weeks in the Knoxville News Sentinel, a newspaper of general circulation published in Knox County.

It is further ORDERED that if the Respondent does not enter an appearance or otherwise answer the petition, further personal service or service by further publication shall be dispensed with and service of any future notices, motions, orders or other legal documents in this matter may be made upon the Respondent by filing the same with the Clerk of the Juvenile Court of Knoxville, Tennessee.

**NOTICE**

Christyna Laurine Golden:

The State of Tennessee, Department of Children's Services, has filed a petition against you seeking to terminate forever your parental rights to Tucker Lee Golden. It appears that ordinary process of law cannot be served upon you because your whereabouts are unknown. You are hereby ORDERED to file an Answer to the Petition to Terminate Parental Rights with the Clerk of the Juvenile Court of Knoxville, Tennessee, 3323 Division Street, Knoxville, Tennessee 37919, and to serve a copy of that Answer upon Claudia Robinson, Attorney for the Tennessee Department of Children's Services, 2600 Western Avenue, Knoxville, TN 37921, within thirty (30) days of the last date of publication of this notice, which will be January 16, 2024. If you fail to do so, a judgment may be taken against you pursuant to Tenn. Code Ann. § 36-1-117(n), Rule 55 of the Tenn. R. of Civ. P. for the relief demanded in the petition. You may view and obtain a copy of the petition and any other subsequently filed legal documents in the Juvenile Court Clerk's Office at the address shown above.

ENTER this the 19th day of December 2023.

Honorable Judge  
Timothy E. Irwin

**IN THE JUVENILE COURT OF KNOX COUNTY, TENNESSEE**

STATE OF TENNESSEE  
DEPARTMENT OF CHILDREN'S SERVICES  
PETITIONER  
v.  
SETH BRYAN LYNN  
RESPONDENT

IN THE MATTER OF:  
Brody Way Cowell, b.d. 7/22/2019  
A MINOR CHILD UNDER EIGHTEEN (18) YEARS OF AGE

**Public Notices**

**ORDER of PUBLICATION**

It appearing to the Court from the sworn allegations of the Petition to Terminate Parental Rights and the Affidavit of Diligent Search in this cause that the whereabouts of the Respondent are unknown and cannot be ascertained by diligent search so that ordinary process of law cannot be served upon him. It is, therefore, ORDERED that Respondent be served by publication of the following notice for four (4) consecutive weeks in the Knoxville News Sentinel, a newspaper of general circulation published in Knox County.

It is further ORDERED that if the Respondent does not enter an appearance or otherwise answer the petition, further personal service or service by further publication shall be dispensed with and service of any future notices, motions, orders or other legal documents in this matter may be made upon the Respondent by filing the same with the Clerk of the Juvenile Court of Knoxville, Tennessee.

**NOTICE**

Seth Bryan Lynn:  
The State of Tennessee, Department of Children's Services, has filed a petition against you seeking to terminate forever your parental rights to Brody Way Cowell. It appears that ordinary process of law cannot be served upon you because your whereabouts are unknown. You are hereby ORDERED to file an Answer to the Petition to Terminate Parental Rights with the Clerk of the Juvenile Court of Knoxville, Tennessee, 3323 Division Street, Knoxville, Tennessee 37919, and to serve a copy of that Answer upon Claudia Robinson, Attorney for the Tennessee Department of Children's Services, 2600 Western Avenue, Knoxville, TN 37921, within thirty (30) days of the last date of publication of this notice, which will be January 16, 2024. If you fail to do so, a judgment may be taken against you pursuant to Tenn. Code Ann. § 36-1-117(n), Rule 55 of the Tenn. R. of Civ. P. for the relief demanded in the petition. You may view and obtain a copy of the petition and any other subsequently filed legal documents in the Juvenile Court Clerk's Office at the address shown above.

ENTER this the 19th day of December 2023.

Honorable Judge Timothy E. Irwin

**PUBLIC NOTICE**

The Knoxville Historic Zoning Commissions will consider the following items as specified on January 18, 2024, at 8:30 am in the Small Assembly Room of the City-County Building. For information related to these items, visit [knoxplanning.org/historic/](http://knoxplanning.org/historic/). Knoxville-Knox County Planning does not discriminate on the basis of disability in its provision of services, programs, activities or benefits. If you need assistance or accommodation for a disability, please contact Dallas DeArmond at 865-215-3810 and we will work to accommodate any reasonable request.

**CITY OF KNOXVILLE HISTORIC ZONING COMMISSION**

CERTIFICATES OF APPROPRIATENESS  
Edgewood-Park City  
1728 Jefferson Avenue (Parcel ID 082PH007)

OTHER BUSINESS  
Elections for 2024 Chair and Vice-Chair

To the legal owner or lienholder of the 2010 Ford F-150 1FTEW1E84AFD11390  
You have 10 days to respond to Viles Automotive at (865)859-0186 or 905 Callahan Dr Knoxville, TN 37912.

**Public Notices**

**NOTICE**

THE KNOX COUNTY COMMISSION IS SCHEDULED TO MEET FOR AN INFORMATIONAL WORKSHOP ABOUT ADVANCE KNOX ON TUESDAY, JANUARY 16, 2024 AT 2:00 P.M. IN THE MAIN ASSEMBLY ROOM OF THE CITY-COUNTY BUILDING, 400 WEST MAIN STREET, KNOXVILLE.

THIS MEETING IS FOR THE PURPOSE OF EDUCATION REGARDING THE PROCESS AND OUTCOME FOR KNOX PLANNING. THERE WILL BE NO PUBLIC FORUM FOR THIS MEETING.

THIS IS AN INFORMATIONAL MEETING ONLY. NO VOTES WILL BE TAKEN. THE PRESS AND PUBLIC ARE WELCOME. MEMBERS OF KNOX COUNTY MAYOR'S STAFF WILL BE IN ATTENDANCE.

Grayson Hyundai Subaru is notifying the following customers:

Your vehicle was left in our service department and the bill has not been paid.

The vehicle is now ready to be sold according to the State of TN mechanic's lien process.

If you do not pay for and pick up your vehicle before 1/29/24 it will be sold.

1. Jimmie P Renfro Kingston TN Branch Bank and Trust Whiteville NC 2012 Hyundai Santa Fe 5XYZG6AB6C129272

that on 1/29/24 at 9:00 AM these vehicles will be sold if the balance due is not paid in full. Please contact Lisa of Airport Auto Auction at 865-970-9600

**PUBLIC NOTICE**

The owners and/or lien holders of the following vehicle(s) are hereby notified of their rights to pay all charges and reclaim sold vehicle(s) being held at Premier Truck Group of Knoxville, 1413 Everett Road, Knoxville, TN 37932. Failure to reclaim these vehicle(s) will be deemed a waiver of all rights, title and consent to dispose of sold vehicle(s). This notice will be published 1-9-24 THRU 1-14-24, 1-16-24.

2012 Freightliner,  
VIN 1FVACWDT8CHBF1826

**PUBLIC NOTICE**

Knoxville Design Review Board will meet January 17, 2024, at 4:00 p.m. in the Small Assembly Room of the City-County Building. The Knoxville Design Review Board will review the following cases for a Certificate of Appropriateness: 430 S. Gay St. (Parcel ID 0951A031), 1543 Connecticut Ave (Parcel ID 081PG038), 2621 Barton St (Parcel ID 071DD033), 125 E. Oldham Ave (Parcel ID 081KH030). For more information, please visit [knoxplanning.org](http://knoxplanning.org) or call (865) 215-3810.

**Jobcase**

**FIND THE BEST TALENT TODAY!**

LocalIQ | USA TODAY NETWORK

Get started at [jobs.usatoday.com](http://jobs.usatoday.com)







The  
**Neighborly Notice**

The Neighborly Notice

Vol. 17, No. 1 – Tuesday, January 9, 2024



4. Board of Zoning Appeals Meets Next Week
5. City Shares MLK Holiday Schedule
6. Housing and Neighborhood Development Hosts Public Meeting
7. Health Department Offers Free Diabetes Management Classes
8. AAA Recommends Winter Driving Tips
9. Celebrate Kwanzaa

**1. Happy Martin Luther King Jr. Day**

The City of Knoxville offices, including the Office of Neighborhood Empowerment, will be closed Monday, Jan. 15, to commemorate Martin Luther King Jr. Day.

scheduled.

#### **6. Housing and Neighborhood Development Hosts Public Meeting**

The City of Knoxville's Housing and Neighborhood Development Department will host a public meeting on Tuesday, Jan. 23, at 5:30 p.m., at the City of

accommodations, contact City ADA Coordinator Stephanie Brewer Cook at [scook@knoxvilletn.gov](mailto:scook@knoxvilletn.gov) or 865-215-2034 at least 72 hours before the meeting.















The Neighborly Notice - Tuesday, January 23, 2024

City of Knoxville, Office of Neighborhood Empowerment <dsharp@knoxvilletn.gov>

Tue 1/23/2024 10:41 AM

To:Linda Rust <lrust@knoxvilletn.gov>



## The Neighborly Notice

**Vol. 17, No. 3 – Tuesday, January 23, 2024**

To subscribe to this newsletter via email, fill out this form at

2. **Housing and Neighborhood Development Hosts Public Meeting**
3. Knoxville Knox County Planning Seeks Input on One Year Plan
4. Police Advisory Review Committee Meets This Week



The City of Knoxville ensures meaningful access to City programs, services, and activities to comply with Civil Rights Title VI and ADA Title II laws and

accommodations, contact City ADA Coordinator Stephanie Brewer Cook at [scook@knoxvilletn.gov](mailto:scook@knoxvilletn.gov) or 865-215-2034 at least 72 hours before the meeting.

## **2. Housing and Neighborhood Development Hosts Public Meeting**

The Housing and Neighborhood Development Department invites residents to a

accommodations, contact City ADA Coordinator Stephanie Brewer Cook at [scook@knoxvilletn.gov](mailto:scook@knoxvilletn.gov) or 865-215-2034 at least 72 hours before the meeting.

OFFICE OF THE CITY CLERK, KNOXVILLE, TN 37902

## **3. Knoxville Knox County Planning Seeks Input on One Year Plan**



Search For Anything

City of Knoxville » Government » City Departments & Offices » Housing and Neighborhood Development » Draft Plans for Public Review » 2024-2025 Annual Action Plan Meeting

**2024-2025 Annual Action Plan Meeting**

**Director**

Kevin DuBose  
kdubose@knoxvilletn.gov  
(865) 215-2865

400 Main St., Room 532-J  
Knoxville, TN 37902



The Housing and Neighborhood Development Department invites you to attend the first public meeting to discuss the 2024-2025 Annual Action Plan that governs funding for affordable housing and non-housing community development activities starting July 1, 2024.

**The meeting will be held on January 23, 2024, at 5:30 P.M., at the City of Knoxville Public Works Service Center, 3131 Morris Avenue, Knoxville 37909.**

At this meeting, City staff members will:

- Review priority goals and objectives from its 2020-2024 Five Year Consolidated Plan;
- Provide a description of unmet needs and gaps identified through consultation meetings with stakeholders, regarding: Non-housing Community Development needs; Homelessness needs; and Affordable Housing needs;
- Discuss anticipated HUD and local funding for PY2024-2025 programs starting July 1, 2024;
- Describe the process for developing the draft 2024-2025 Annual Action Plan, including proposed priority goals/objectives and how the public may provide input; and
- Inform agencies on how they may apply for grant funding to meet priority goals/objectives.

As we know all too well, weather can be unpredictable at this time of year. We also want our public meetings to be more accessible to those who may not be able to attend in-person, so we also plan to offer the opportunity to attend the meeting online via Zoom. Those details are below.

Please note that those attending online will first enter a "waiting room" and will need to identify themselves before being permitted to join the meeting individually. This is our first attempt at holding a hybrid in-person and online meeting simultaneously, so we ask for some grace please as we get more experienced. Every attempt will be made to ensure that all attendees will be able to share comments and questions during the discussion part of the presentation. We appreciate your

WHEN: JAN 23, 2024 05:30 PM EASTERN TIME (US AND CANADA)

Topic: Public Meeting #1

Please click the link below to join the webinar:

JOIN ZOOM

Passcode: 685833



+1 301 715 8592 US (Washington DC)  
 +1 305 224 1968 US  
 +1 309 205 3325 US  
 +1 360 209 5623 US  
 +1 386 347 5053 US  
 +1 507 473 4847 US

+1 719 359 4580 US  
 +1 720 707 2699 US (Denver)  
 +1 253 205 0468 US

Passcode: 000000

International numbers available: [CLICK HERE](#)

The City of Knoxville ensures meaningful access to City programs, services, and activities to comply with Civil Rights Title VI and ADA Title II laws and reasonably provides: translation, interpretation, modifications, accommodations, alternative formats, auxiliary aids and services. Individuals with a disability who require an accommodation in order to participate may contact the City of Knoxville's ADA Coordinator, Stephanie Brewer Cook at 865-215-2034 or [SCook@KnoxvilleTN.gov](mailto:SCook@KnoxvilleTN.gov) no less than 72 hours prior to the meeting. If you have Limited English Proficiency (LEP) and want to request language translation services, contact the Human Resources Department at [TitleVI@KnoxvilleTN.gov](mailto:TitleVI@KnoxvilleTN.gov), or 865-215-3100 at least 48 hours prior to the meeting.

If you are unable to attend the meeting, your feedback is still appreciated. Please send your comments/questions to Linda Rust at [LRust@KnoxvilleTN.gov](mailto:LRust@KnoxvilleTN.gov) or P.O. Box 1631, Knoxville, TN 37901.

News

January 23, 2024  
 By the Numbers: How the City Battled a Record Snowstorm

Events

January 27, 2024  
 Knoxville Ice Bowl

City Info

- My Knoxville App
- Call 311 for Help



Questions? ¿Preguntas?

Contact

© City of Knoxville  
 400 Main Street  
 Knoxville, TN 37902  
[View Map / Site Map](#)









**City of Knoxville**

**Housing and Neighborhood  
Development Department**



**Annual Action Plan Public Meeting  
January 23, 2024**



**Welcome!**



**Introductions**

A stylized graphic of three blue wavy lines, resembling water or waves, positioned to the right of the word 'Introductions'.



## Meeting Agreements

### Online and In-person Participants

Please be patient with us

- \* Hold questions / comments until Discussion
  - \* Speak one at a time
  - \* Maintain respect for each other
  - \* Respect each other's time
- \* Make space for everyone's perspective





# Agenda

- I. Community Agency Grants
- II. Housing and Neighborhood Development
  - A. The HUD Five-Year Consolidated Plan
  - B. Annual Action Plan Update – Years 1 – 4
  - C. Year Five
    - 1. Results from Consultation Meetings
    - 2. Discussion / Public Comment
    - 3. Annual Action Plan Process / Timeline





# I. Community Agency Grants

There are two different application forms:

- 1) Arts and Culture
- 2) Community and Social Services

## DEADLINE

Applications are due by 4:00 p.m. on Thursday, Feb. 15, 2024

Jennifer Searle  
865-215-2267  
[jsearle@knoxvilletn.gov](mailto:jsearle@knoxvilletn.gov)



# Opioid Abatement Grant

The City of Knoxville is allocating \$250,000 during the 2024-2025 fiscal year.

Who can apply?

- Organizations that mitigate or prevent Opioid addiction to City of Knoxville residents
- Organizations that have 501c3 status for at least 2 years

What is the term?

- July 1, 2024- June 30, 3025



**City of Knoxville  
FY2025 Community Agency Grants  
Goals & Priorities**







## II. Housing and Neighborhood Development

### A. The PY2020-2024 Five Year Consolidated Plan

U.S. Department of Housing and Urban Development (HUD)  
Community Planning Development (CPD) Funds:

**CDBG** – Community Development Block Grant

**HOME** – HOME Investment Partnerships Grant

**ESG** – Emergency Solutions Grant

- Required every 5 years, submitted August 2020
- Involved extensive community participation
- Set High / Low Priority activities for funding
- Has no funding attached to it
- **PY2025 - 2029 Consolidated Plan process**



## **2020-2024 Five Year Consolidated Plan Priorities**

**Reduce and Prevent Homelessness**

**Stabilize and Revitalize Neighborhoods**

**Create Economic Opportunity**

**Enhance the Availability, Accessibility and  
Quality of Affordable Housing**



## HUD Funding

### Community Development Block Grant (CDBG)

- Activities Address:
  - Low- and Moderate-Income (LMI) people/households/areas
  - Slum or Blight
  - Urgency (urgent threat to community health and welfare)
  - Public Services

### HOME Investment Partnerships (HOME)

- Affordable Housing for LMI households

### Emergency Solutions Grant (ESG)

- Homelessness
  - \* Street Outreach
  - \* Homelessness Prevention
  - \* HMIS
- \* Emergency Shelter/Services
- \* Rapid Re-Housing
- \* Administration



# Community Partners

Non-Profit Social Service Organizations

Non-Profit Housing Assistance Organizations

Non-Profit and For-Profit Housing Developers

Foundations

Office of Housing Stability

Homeless Coalition

KCDC

State of Tennessee

Tennessee Housing  
Development Agency

**CAC**

Knoxville - Knox County  
Community Action Committee  
*Helping People. Changing Lives.*



Catholic Charities  
of East Tennessee, Inc.



Knoxville Area  
Urban League



DOING THE  
MOST GOOD  
KNOXVILLE  
AREA COMMAND

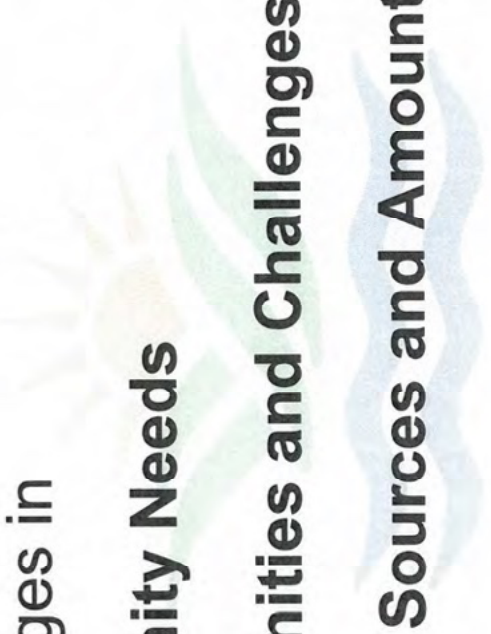


eliminating racism  
empowering women  
**ywca**  
Knoxville & the Tennessee Valley





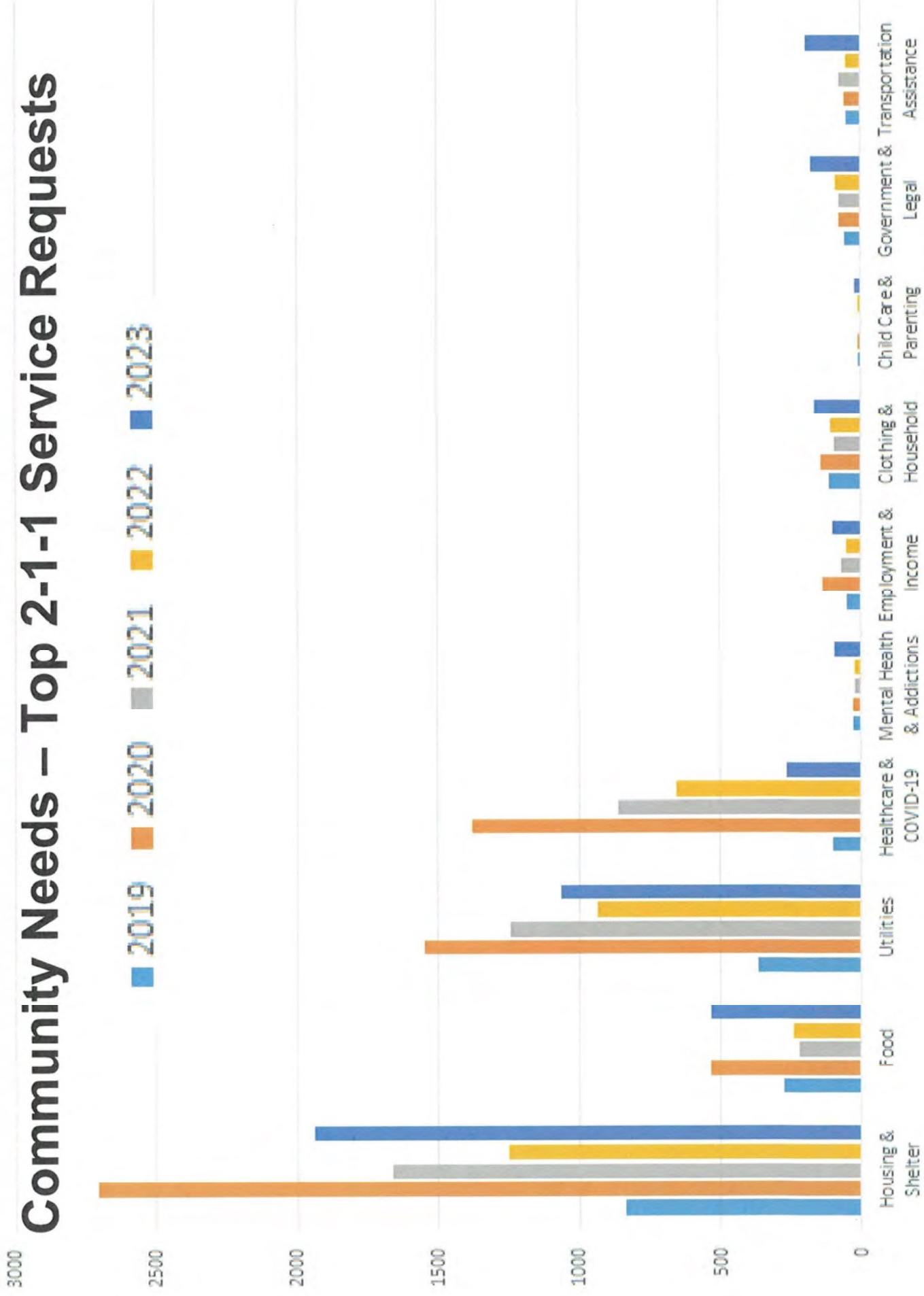
## B. Annual Action Plans

- Annual Action Plans update the 2020-2024 Five-Year Plan
  - Considers changes in
    - **Community Needs**
    - **Opportunities and Challenges**
    - **Funding Sources and Amounts**
- 





# Community Needs – Top 2-1-1 Service Requests





# Opportunities and Challenges

## CARES Act Funding

### CDBG-CV

**\$2,889,714** (> 2.5 x the 2019 CDBG Allocation)

- No cap on Public Services
- 20% cap on Administration (<10% budgeted and currently at < 8%)
- 5.3% Remains to be spent/drawn
- Deadline(s): 80% by June 2023 / 100% by June 2026

### ESG-CV

**\$3,434,848** (22 x the 2019 ESG Allocation)

- 10% cap on Administration (< 9% was spent)
- 100% Spent/Drawn
- Deadline(s): September 2023 and December 2023



# Opportunities and Challenges

## American Rescue Plan Act Funding

### HOME-ARP

**\$4,076,859** (~ 4 x the 2019 HOME Allocation)

- New Focus: To create affordable housing and services to meet the needs of people experiencing or at-risk of experiencing homelessness
- 20% cap on Administration (4% budgeted)
- Funds will be used to benefit qualifying populations through:
  1. Development & support of affordable housing  
Underway: **Callahan Flats - \$2,900,000 (71%)**
  2. Provision of supportive services - \$1,000,000 (25%)  
Discussions are underway with a potential provider
- Deadline: September 30, 2030





## Rent/Mortgage/Utility Assistance - PY2020-2023

- Pre-Pandemic - Funding challenges
  - ESG – regulatory limitations (“imminently homeless”)
  - CDBG – cap on Public Services and regulatory limitations on “income payments”
- During the Pandemic (from March 13, 2020 forward)
  - CARES Act ESG-CV (mortgage assistance excluded)
    - Homelessness Prevention
      - \$778,893 budgeted initially, \$17,387 spent (see ESG above)
    - Rapid Re-Housing
      - \$1,102,208 budgeted initially, \$609,467 spent (lack of housing)
  - CARES Act CDBG-CV (included mortgage assistance)
    - Covid-19 Housing Assistance Program (HAP)
      - **\$1.2M was spent to assist 845 households** with rent/mortgage/utility payments and housing stabilization counseling from 2020-2022



## Rent / Mortgage Assistance - PY2020-2023

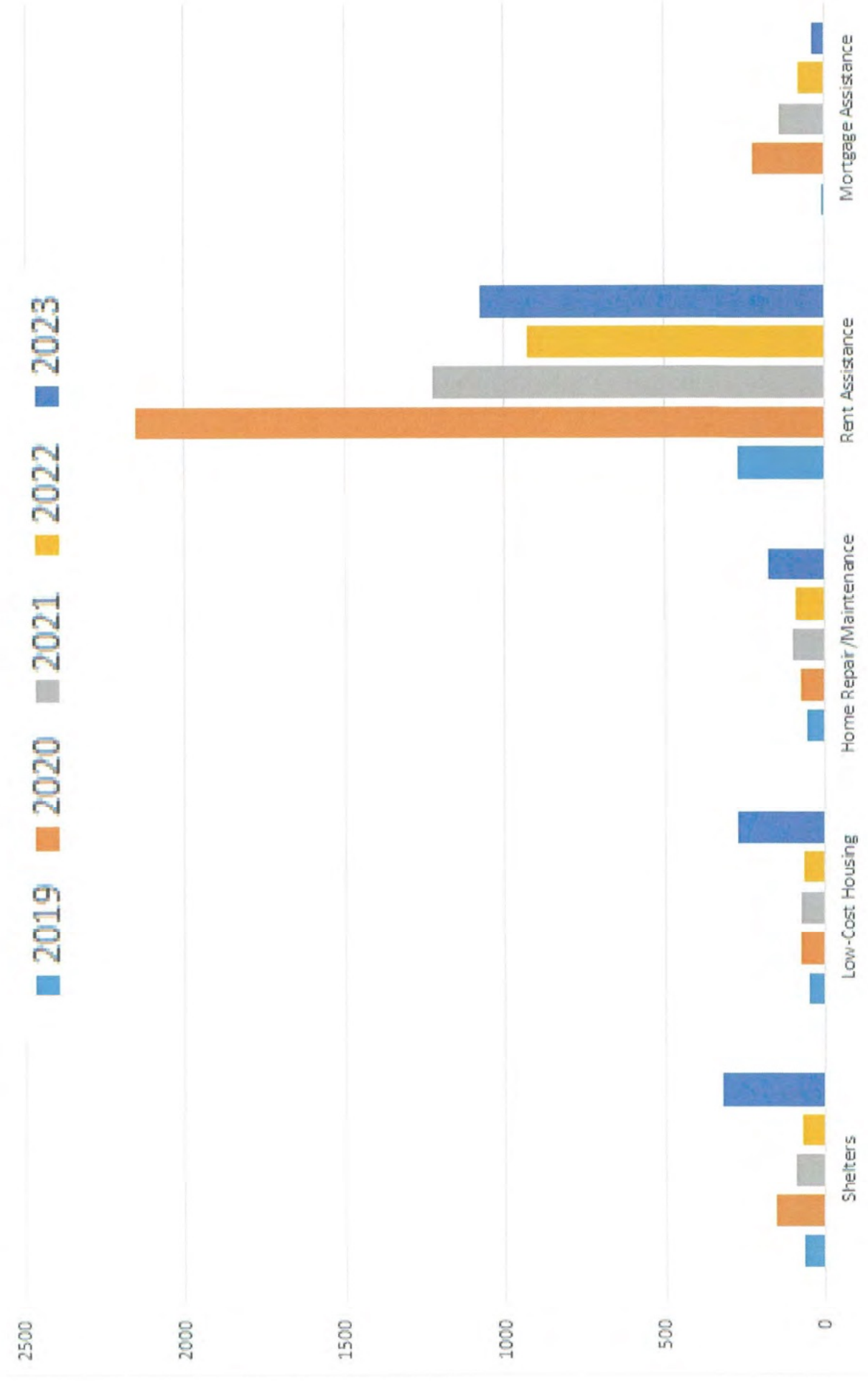
- During the Pandemic (March 2020 - December 2022)
  - American Rescue Plan Act – Knox County
    - \$55M in direct rent and utility assistance to eligible renter households
    - Assisted 9,000 households through December 2022
- Post-Pandemic
  - American Rescue Plan Act – Knox County
    - Knox Housing Assistance Program (rent and utilities)
      - A joint City-County initiative
      - Knox County re-opened applications for eviction prevention (renters only) on November 15, 2023:
    - [KnoxHousingAssistance.org](https://www.knoxhousingassistance.org)

### Keep in mind:

**While critical to keeping people housed in the short-term/during the crisis, none of these funds created any affordable housing.**



# Top 2-1-1 Housing & Shelter Requests



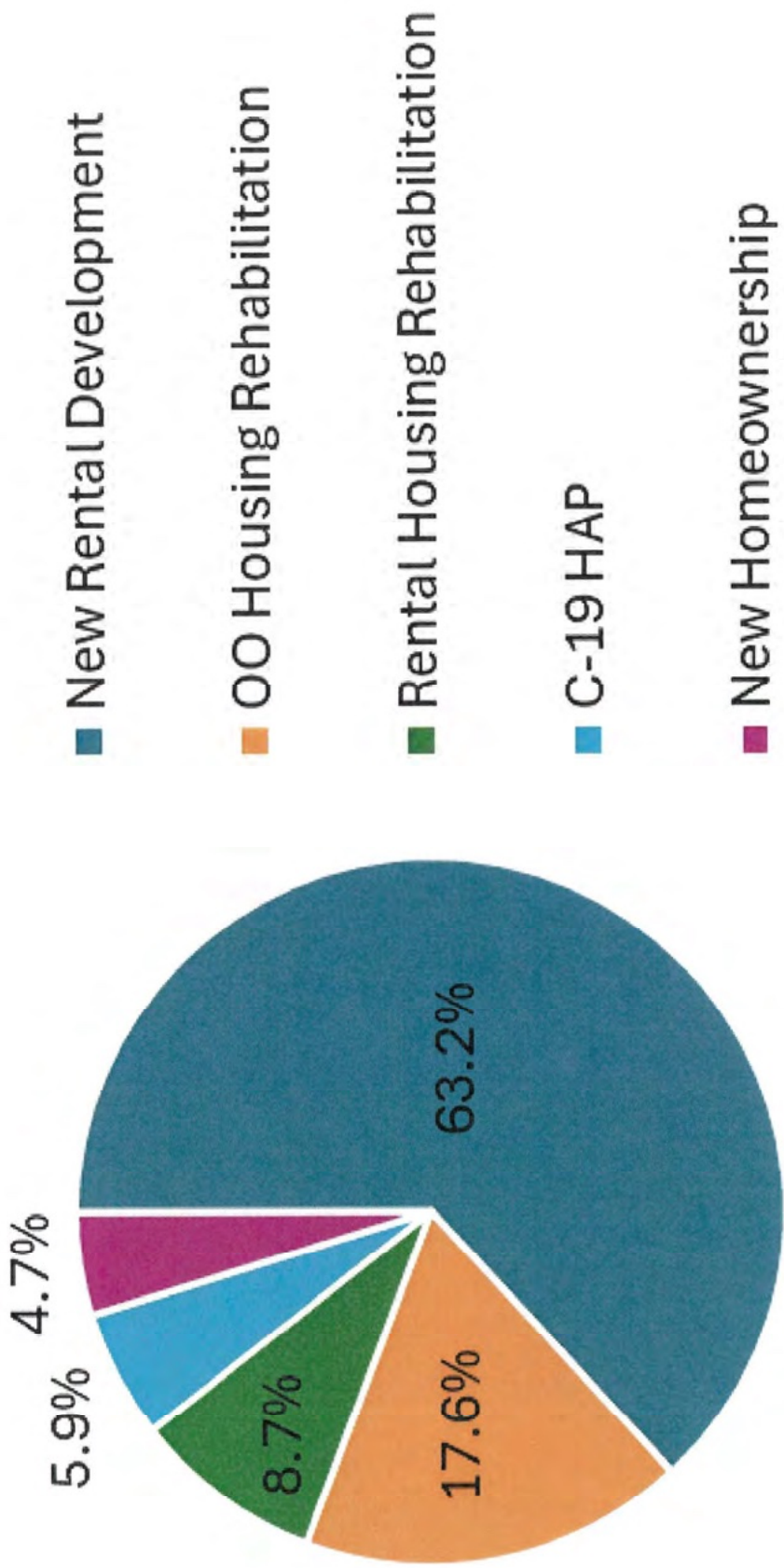


# Funds Spent on Housing Activities PY2020-2023\*

| <u>Source of Funds</u> | <u>Amount</u>       |
|------------------------|---------------------|
| City AHF/ARDF          | \$10,885,000        |
| HOME and HOME-ARP      | \$ 7,615,621        |
| CDBG                   | \$ 3,512,735        |
| CDBG-CV (94.7% spent)  | \$ 1,211,640        |
| <b>Total</b>           | <b>\$23,224,996</b> |

| <u>Amount</u>       | <u>Type of Assistance</u> | <u># H'holds Served</u> |
|---------------------|---------------------------|-------------------------|
| \$13,785,000        | New Rental Housing Dev.   | 1,015                   |
| \$ 2,486,989        | Home Repair               | 550                     |
| \$ 1,900,152        | Rental Housing Rehab      | 133+                    |
| \$ 1,405,539        | Housing Project Delivery  | -                       |
| \$ 1,346,066        | Owner-occ. Housing Rehab  | 13                      |
| \$ 1,279,400        | Covid-19 HAP              | 845                     |
| \$ 1,021,850        | New Homeownership         | 16                      |
| <b>\$23,224,996</b> | <b>Total</b>              | <b>2,572+</b>           |

# Funds Spent on Housing Activities PY2020-2023\*



Does not include Housing Project Delivery Costs



# Affordable Housing Development Stats

- **100%** of rental units are restricted to *LMI* households within 100% AMI
- An increasing number of units are set aside for *Permanent Supportive Housing*
- If tax credits are included, the required affordability period is 30 years
- For non-tax credit developments, the affordability period may be 20 years

## Income Levels of Beneficiaries



# Affordable Housing Development Stats

| Apartment Community               | Units | Total Cost   | ARD\$ Committed | Status   |
|-----------------------------------|-------|--------------|-----------------|----------|
| First Creek at Austin (PSH)       | 161   | \$56,044,488 | \$1,500,000     | Underway |
| Callahan Flats (58 units are PSH) | 88    | \$25,690,697 | \$3,800,000     | Underway |
| Five Points Infill                | 10    | \$4,335,478  | \$300,000       | Underway |
| Central Terrace (Families)        | 112   | \$29,626,411 | \$2,065,000     | Underway |
| Liberty Place (PSH)               | 32    | \$12,697,631 | \$500,000       | Underway |
| Grosvenor Square (Families)       | 184   | \$71,668,861 | \$1,750,000     | Underway |
| Riverside at Holston (Families)   | 96    | \$33,849,653 | \$750,000       | Underway |

**Completed: 1,043 Underway: 683 Commitments in process: 277**

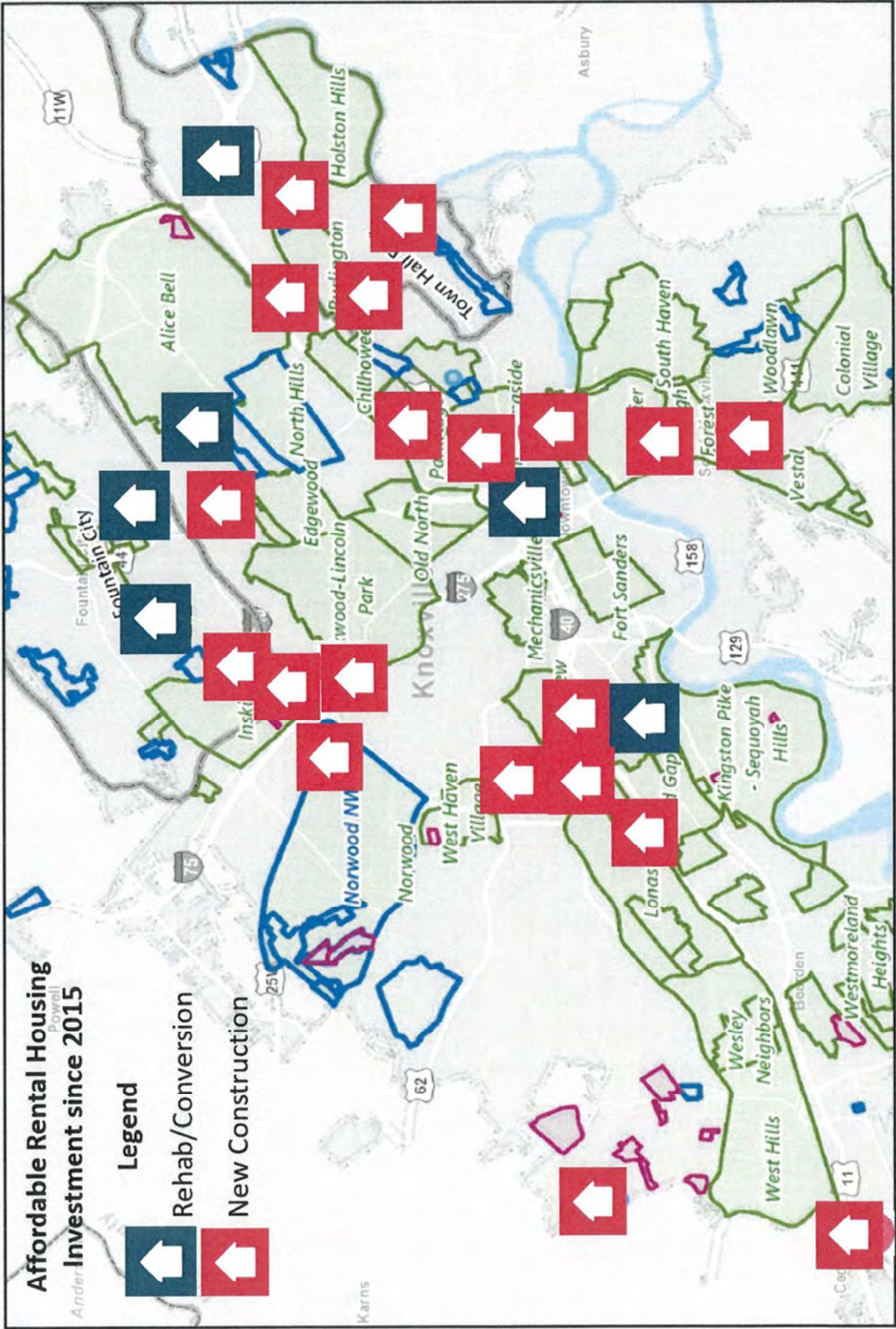
**The City's investment of \$24,930,000 M has created:  
1,726 units (683 units underway)**

**For every \$1 of City Funds, \$17.12 is being leveraged**



# Affordable Rental Housing Investment since 2015

- Legend**
- Rehab/Conversion
  - New Construction





# Recently Completed



**Inskip Flats**  
**4806 Inskip Drive**  
66 units



**The Ammons**  
**4625 Asheville Highway**  
80 units



# Recently Completed



**Caswell Manor**  
**1501 East Fifth Avenue**  
**48 units**





# Underway



**First Creek at Austin**  
**1250 Borge Drive**  
161 units  
Underway

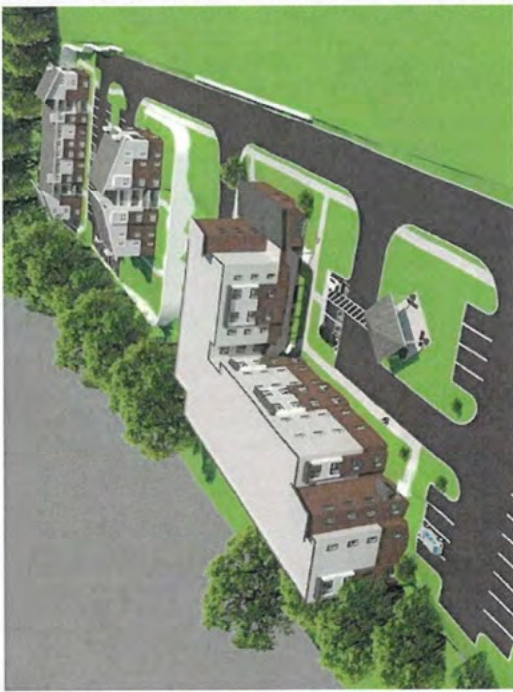




# Underway



**Callahan Flats**  
**1511 Callahan Road**  
88 units







# Underway



**Central Terrace**  
**4502 Fennell Road**  
112 units



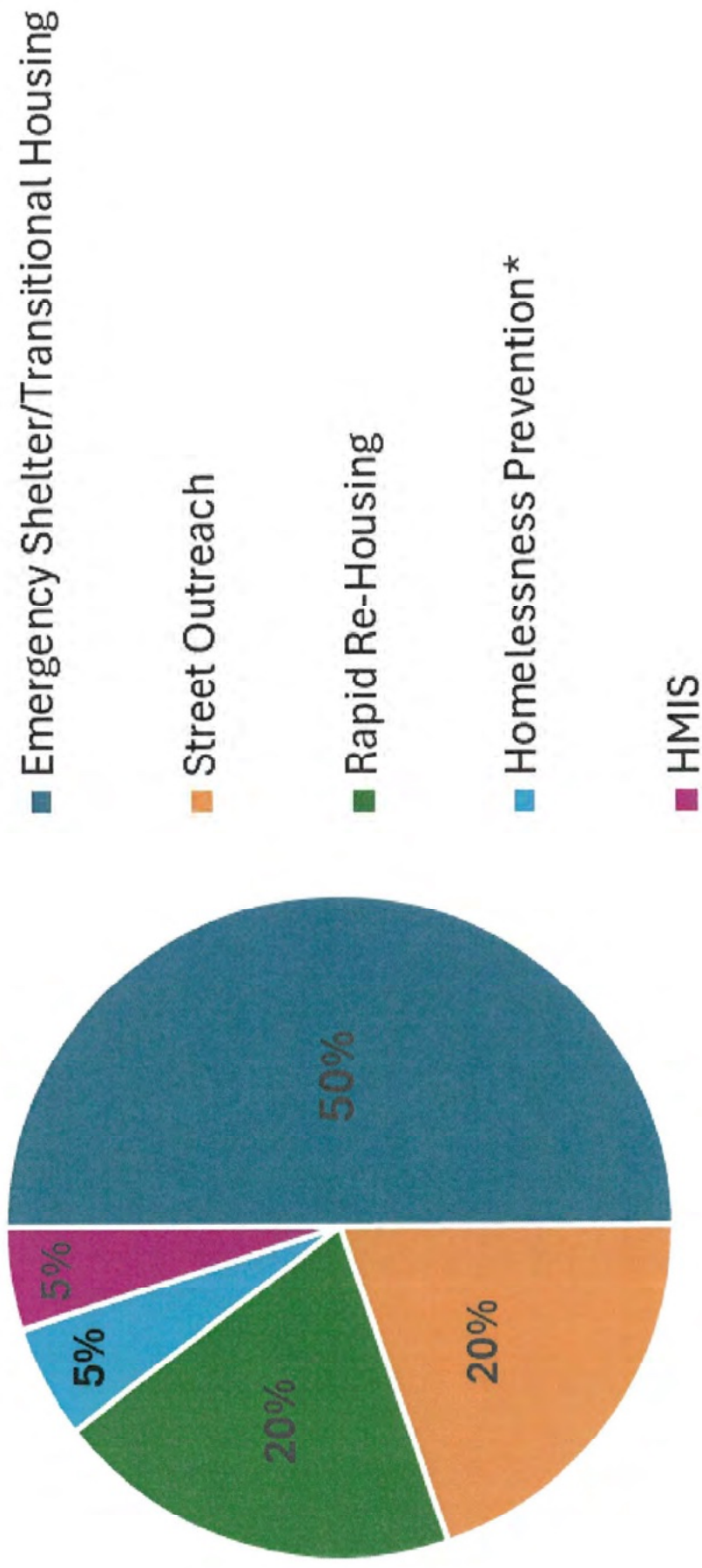


# Funds Spent on Homelessness PY2020-2023\*

| <u>Source of Funds</u>      | <u>Amount</u>      |
|-----------------------------|--------------------|
| ESG-CV (100% spent)         | \$ 3,434,461       |
| City Homeless General Funds | \$ 918,065         |
| CDBG-CV                     | \$ 862,723         |
| ESG                         | \$ 600,977         |
| CDBG                        | \$ 285,042         |
| <b>Total</b>                | <b>\$6,101,268</b> |

| <u>Amount</u>      | <u>Type of Assistance</u>  | <u># Indiv. Served</u> |
|--------------------|----------------------------|------------------------|
| \$2,864,530        | Emergency Shelter/Services | 2,335                  |
| \$1,136,840        | Street Outreach            | 885                    |
| \$1,134,728        | Rapid Re-Housing           | 1,152                  |
| \$ 365,364         | Administration             | -                      |
| \$ 313,877         | Homelessness Prevention*   | 65                     |
| \$ 285,929         | HMIS                       | -                      |
| <b>\$6,101,268</b> | <b>Total</b>               | <b>4,437</b>           |

# Funds Spent on Homelessness PY2020-2023\*



Does not include Administration Costs

# Funds Spent on Non-Housing/Non-Homeless Activities - PY2020-2023\*

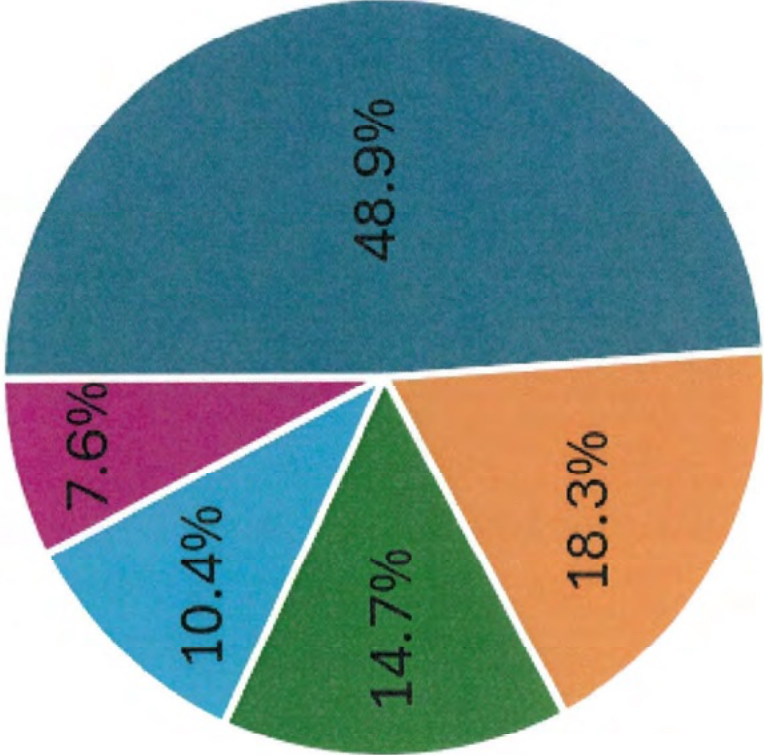
| <u>Source of Funds</u> | <u>Amount</u>       |
|------------------------|---------------------|
| CDBG                   | \$ 1,335,655        |
| CDBG-CV (94.7% spent)  | \$ 820,110          |
| <b>Total</b>           | <b>\$ 2,155,765</b> |

| <u>Amount</u> | <u>Type of Assistance</u>  | <u># Indiv. Served</u> |
|---------------|----------------------------|------------------------|
| \$1,054,536   | Employment/Workforce Dev.  | 483+                   |
| \$ 394,800    | Case Management/Health     | 655+                   |
| \$ 316,860    | M. Meals Kitchen Expansion | 4,453+                 |
| \$ 225,000    | Mobile Meals - Meals       | 473                    |
|               | <b>Total</b>               | <b>6,064+</b>          |

**\$ 164,569**      Neighborhood Stabilization **38 orgs/projects**  
**\$2,155,765**



# Funds Spent on Non-Housing/Non-Homeless Activities - PY2020-2023\*



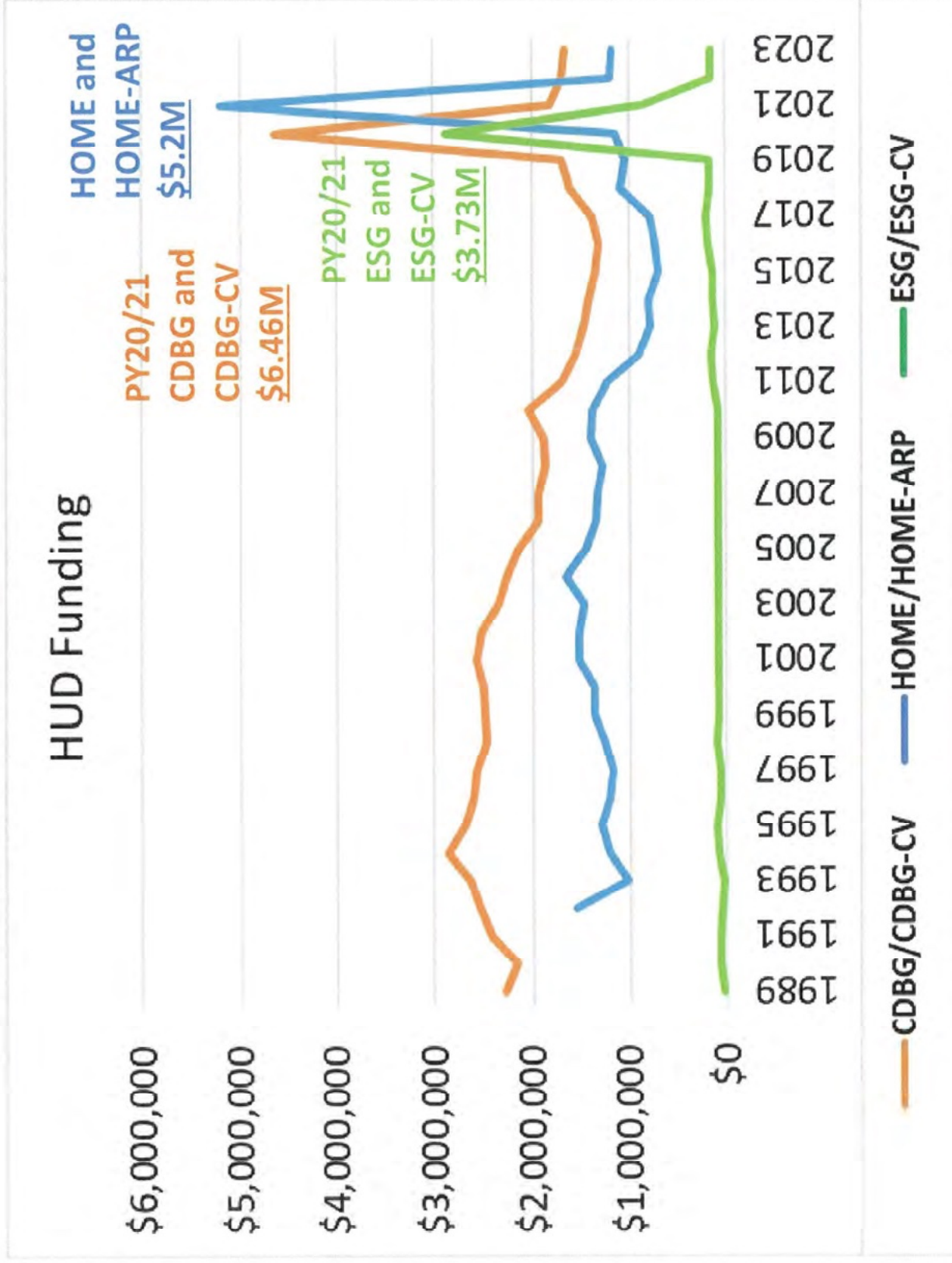
- Employment/Workforce Dev.
- Case Management/Health
- Mobile Meals Kitchen Expansion
- Mobile Meals Meals
- Neighborhood Stabilization



## Notable New Programming

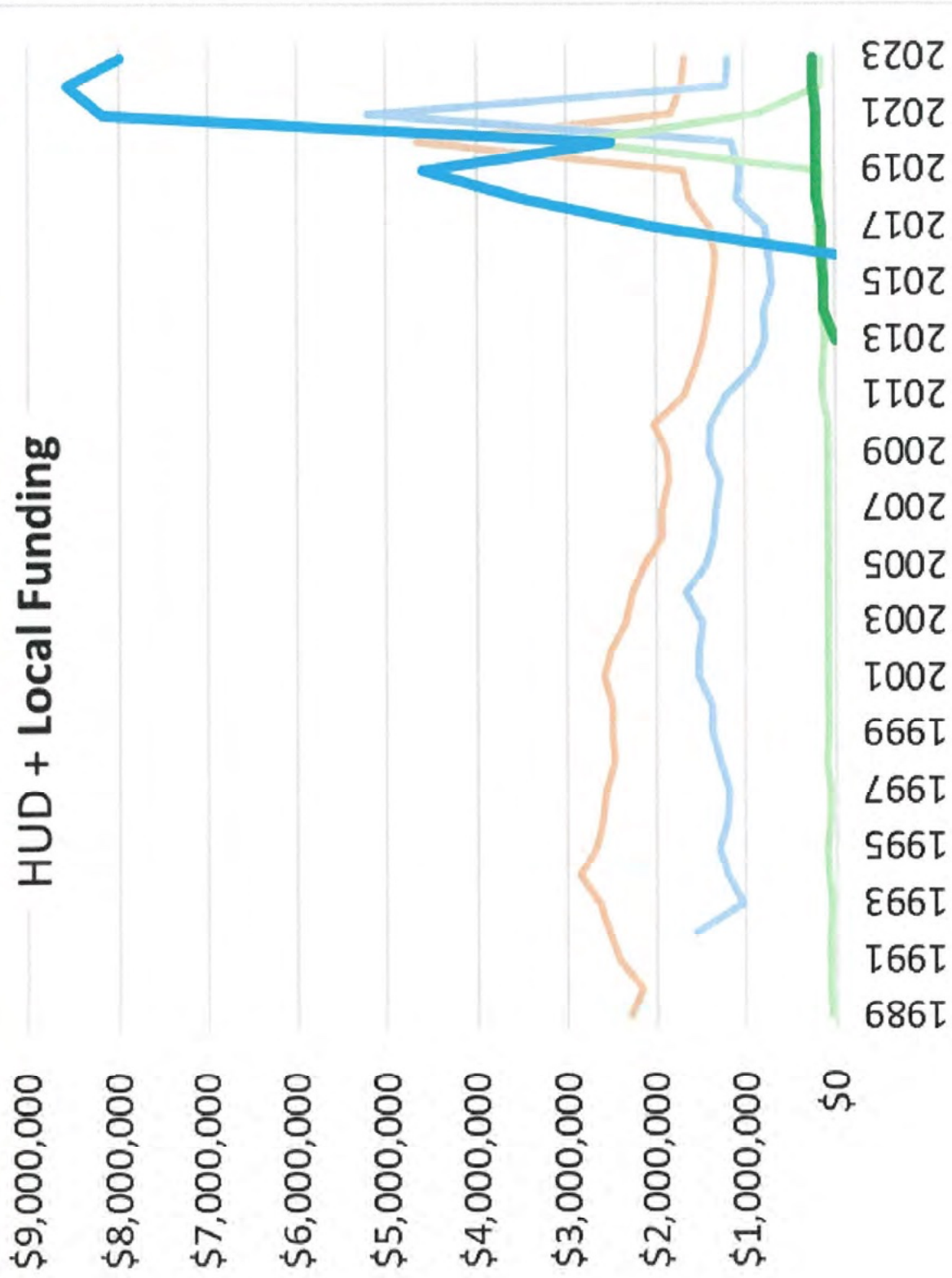
1. Non-Congregate Shelter for Families, Elderly, and Youth
2. Rapid Re-housing paired w/Emergency Housing Vouchers
3. Mobile Shower Trailers with Laundry Services
4. Increased Street Outreach
5. Street Outreach Mobile Tablets
6. HMIS Equity Study
7. COVID-19 Housing Assistance Program
8. Mobile Meals Kitchen Expansion
9. Eviction Prevention/better relationships with Court system
10. Capacity Building of Non-profit Organizations

# Funding Sources and Amounts





## HUD + Local Funding



— CDBG/CDBG-CV — HOME/HOME-ARP — ESG/ESG-CV — CoK Homeless General Funds — CoK Affordable Housing Fund



## C. Year Five Annual Action Plan

- PY 2024-2025
- Activities beginning July 1, 2024, through June 30, 2025
- Re-evaluating changes in:
  - **Community Needs**
  - **Opportunities and Challenges**
  - **Funding Sources and Amounts**
- Consultation with Community Partners
- Citizen Participation
- Notification of HUD funding should happen in February
- Due to HUD by May 15





## Anticipated HUD Funding

### Community Development Block Grant (CDBG)

- Low- to Moderate-Income (LMI) people / households / areas
- Public Services capped at 15%
- **Annual application process (begins February 1, 2024)**
- **\$1,664,584 in PY2023**

### HOME Investment Partnerships (HOME)

- Affordable Housing for LMI households
- **Applications accepted year-round**
- **\$1,176,996 in PY2023**

### Emergency Solutions Grant (ESG)

- Homelessness
- **Annual application process (begins February 1, 2024)**
- **\$149,375 in PY2023**



## **Anticipated Local Funding (based on Current Year Funding)**

### **Homeless General Funds - \$240,000 (PY2023)**

- Augments ESG w/annual application process - February 1, 2024
- \$1.8 M since 2014

### **Knoxville's Affordable Housing Fund - \$7,472,960 (PY2023)**

- Launched in July 2021
  - *Transforming Western* - \$4.2 M
  - Permanent Supportive Housing - \$500,000
  - Administration - \$72,960
- Affordable Rental Dev. Fund (ARDF) - \$2.5 M (2023)
  - \$22.1 M since July 2017
- Affordable Housing Trust Fund/East Tennessee Foundation
  - \$9.76 M since 1993 (\$200,000 in PY2023)





# 1. Consultation

## Affordable Housing Needs

- East Tennessee Realtors (formerly KAAR) – 2023 State of Housing Report
- December 1, 2023, City-hosted Housing Strategy Update Meeting
- Affordable Housing Fund Advisory Committee
- Comments requested from affordable housing developers, CHDOs, and housing service providers

## Homelessness Needs

- Knoxville-Knox County Office on Housing Stability
  - Knoxville-Knox County Homeless Coalition
  - Youth Homelessness Demonstration Program (Youth Action Board)

## Non-Housing Community Development Needs

- Construction Career Ladder Roundtable
- Knoxville Chamber – November 2023 Report



## Affordable Housing Needs

### East Tennessee Realtors Data

- Rents in the Knoxville metro area increased more than 14% from 2022, compared to 6.6% nationally. Rents are expected to grow ~4% in 2024
- Evictions due to rent increases continue to be a big problem (especially for moderate-income households)
- Home prices in the Knoxville Metro Area increased almost 16% (FHFA Housing Price Index) and are expected to rise between 3% and 5%

### Trends

- Existing affordable housing units are aging out of restrictive covenants and land use restrictions
- People with jobs, among others, are receiving evictions due to increased rents and cannot find alternative housing
- Homeownership is becoming unattainable
- Households are adopting payment platforms, such as CashApp and Venmo, as substitutes for traditional banking institutions
- The need for emergency and minor home repairs greatly exceeds funding and our partner's capacities (roofing repairs are a growing need)





## Affordable Housing Needs

### Comments:

- The housing issue is too big to solve quickly, but progress is being made
- For-profit and larger non-profit developers can take advantage of PILOTs and LIHTC, that are difficult for smaller developers and result in more units developed
- Higher tax burden limits development of smaller multifamily affordable housing
- More support for CHDOs and smaller developers of affordable housing
- Zoning is a problem – hard to get the needed density / Density Bonuses
- NIMBYism derails affordable housing development
- Fast-track permitting process for affordable housing development
- More rehabilitation of existing affordable housing (allowing for greater of FMR or LIHTC rents)
- More funding for affordable homeownership / Down payment and closing costs assistance

### More Specific Population Needs

- People with jobs are living in their cars/hotels/couch-homeless because they can't find affordable housing
- Vulnerable populations (youth, single-parent, disabled, elderly) continue to be severely cost-burdened



# Homelessness Needs

## Street Outreach

- Medical and mental health services for unsheltered individuals
- Better coordination of outreach services
- Supports and treatment for people experiencing addiction
- General expansion of services
- Warming (and Cooling) Centers
- Hygiene services – clean/safe water, public restrooms, showers
- “Survival supplies” for those living in encampments

## Emergency Shelter/Services

- More and greater diversity of shelter options - NCS, non-religiously affiliated, Low Barrier, and for specific populations (youth, seniors, LGBTQIA-affirming, assisted living)
- Rehabilitate existing shelters to expand and improve services

## Homelessness Prevention and Rapid Re-Housing

- Post housing case management
- Housing Navigation
- Shelter Diversion
- Landlord Incentives / Risk Mitigation
- More rental assistance due to rent increases





# Homelessness Needs

## Other

- Increasing food insecurity
- Time-to-housing is longer for certain populations
- More diverse housing market (smaller household sizes)
- More affordable housing
  - Those without a subsidy or not enough subsidy
  - Housing options for sex offenders
- Permanent Supportive Housing, especially for those with higher care needs
- Services that support:
  - LGBTQIA individuals (especially youth)
  - Individuals exiting foster care
  - Undocumented individuals
  - Individuals exiting the justice system
- Holistic support for people who work in homeless services field
- Medical respite
- More comprehensive list of homeless service providers
- Community case management standards and a way to enforce them





## Workforce Development Needs

- Knoxville has a construction labor shortage, which creates challenges for housing developers and drives up overall construction costs.
- The **Construction Career Ladder Roundtable** was created in 2022 to increase the number of individuals entering the construction trades.
- The group is made up of 43 individuals/24 different organizations, companies, or government offices.

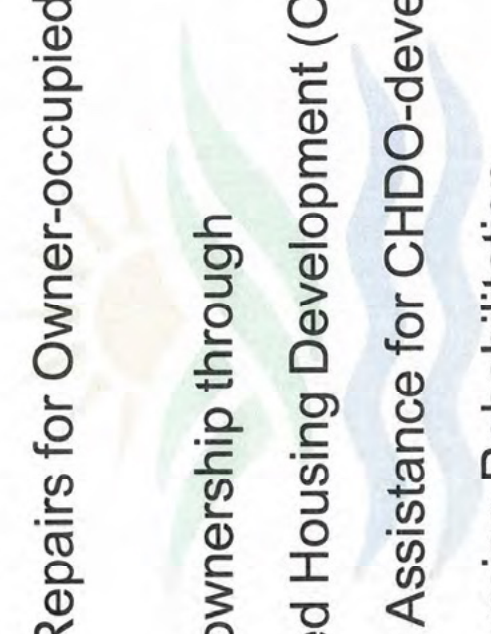
Four target populations in need of additional resources/services:

- 1.) High School Students
- 2.) Individuals with a justice background
- 3.) Disengaged young adults
- 4.) Individuals who speak English as a second language



# Priorities for 2024-2025

## Affordable Housing

- New Affordable Rental Units, including Permanent Supportive Housing
  - Rental Housing Rehabilitation
  - Emergency Home Repairs for Owner-occupied Housing (inc. Accessibility)
  - Support new homeownership through
    - Owner-Occupied Housing Development (CHDOs)
    - Down Payment Assistance for CHDO-developed Housing
  - Owner-occupied Housing Rehabilitation
- 



# Priorities for 2024-2025

## Homelessness

- Street Outreach
  - Hygiene services – clean/safe water, public restrooms, showers
  - Medical and mental health services for unsheltered individuals
  - Supports/Treatment for people experiencing addiction
- Emergency Shelter/Services, especially for
  - Youth and Young Adults (ages 18-24 years)
  - LGBTQIA-affirming
  - Seniors
- Homelessness Prevention and Rapid Re-Housing
  - Post-housing case management
  - Shelter Diversion
  - Direct financial assistance
- HMIS





# Priorities for 2024-2025

## Workforce Development for Construction Career Ladder

- Construction skills training
- Removal of barriers for LMI individuals to enter construction trades

## Design and Technical Assistance





## 2. Discussion / Public Input

### Your Turn!


**In-person participants** may either:

1. Raise their hand to be recognized by the Facilitator or
2. Write questions or comments on an index card to be read by staff later.

**Online participants** may either:

1. Use the “Raise Your Hand” function to be unmuted by the Zoom Facilitator or
2. Type questions or comments into the “Q&A” function to be read by the Zoom Facilitator.

**All participants** may email in comments or questions later.



### 3. Annual Action Plan Process/Timeline

**Public Meeting #1 (tonight)**

**January 23, 2024**

Applications Released for  
CDBG and Homeless Grants

February 1

[www.knoxvilletn.gov/development](http://www.knoxvilletn.gov/development)  
“Grant Opportunities”

Mandatory TA Workshops

February 5 & 6

Applications Due

February 23 (12:00 Noon)

Staff Prepare Draft Annual Action Plan

February – March 27

**Draft Available for Review (30 days)**

**March 28 – April 26**

**Public Meeting #2**

**April 23**

Staff Make Revisions as needed

April 26 – May 15

**City Council Review / Vote**

**April 30**

Annual Action Plan due to HUD

May 15, 2024









Please send your comments or questions to


Linda Rust

[LRust@knoxvilletn.gov](mailto:LRust@knoxvilletn.gov)

or

P.O. Box 1630

Knoxville, TN 37901-1630



**Thank you for joining us!**

[www.knoxvilletn.gov/development](http://www.knoxvilletn.gov/development)



































The Neighborly Notice - Tuesday, March 26, 2024

City of Knoxville, Office of Neighborhood Empowerment <dsharp@knoxvilletn.gov>

Tue 3/26/2024 12:23 PM

To:Linda Rust <lrust@knoxvilletn.gov>



## The Neighborly Notice

**Vol. 17, No. 12 – Tuesday, March 26, 2024**

To subscribe to this newsletter via email, fill out this form at <http://eepurl.com/b2Rk9T>. You will then receive an automated email. Reply to this automated email to secure your free subscription.

Published by the City of Knoxville's Office of Neighborhood Empowerment, we report news important to Knoxville's residential neighborhoods. Include your neighborhood-related event or meeting in this space. Call 865-215-3232. News deadline: 12 noon on Fridays.

Newsletter (PDF version): <https://bit.ly/NeighborlyNotice-2024-03-26>

1. City Offices Closed for Good Friday
2. Edgewood Park and Fairmont Emoriland Plan Garage Sale
3. Let's Clean Up South Knoxville
4. Kickball Tournament Sign Up EXTENDED
5. KPD Holds Central District Commander Forum Tonight
6. Housing and Neighborhood Development Requests Input
7. No BBB or POH This Month
8. Last Chance to Sign Up: Summer in the City Interns
9. Come Work with the City of Knoxville
10. What is a Champion Tree?

You can review the Field Operation District Beat Map [here](#).



## **6. Housing and Neighborhood Development Requests Input**

The City of Knoxville's [Housing and Neighborhood Development](#) is drafting its Program Year 2024 (Year Five) Annual Action Plan (AAP) update to its 2020-2024 Consolidated Plan.

The AAP describes the proposed use of U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) funding for programs beginning July 1, 2024. The Plan will allocate funds across four priority areas: Affordable Housing; Homelessness; Creating Economic Opportunity; and Neighborhood Stabilization and Revitalization.

The Draft AAP will be available for a 30-day public comment period beginning on Thursday, March 28, at [KnoxvilleTN.gov/Development](https://KnoxvilleTN.gov/Development) under the "Reports and Plans" tab. One can also view the Draft Plan at the City's Housing and Neighborhood Development Department office at 400 Main St., Suite 532B, between 8 a.m.-4:30 p.m. You can also contact Linda Rust at 865-215-2357 to request a copy.

The City is also hosting a public hearing on the Draft Annual Action Plan on Tuesday, April 23, at 5:30 p.m., at the City's Public Works Service Center, 3131 Main Ave.

All residents are encouraged to participate. If you are unable to attend the meeting, your feedback is still appreciated.

Residents can ask questions or comment on the Draft AAP by emailing Linda Rust, Community Development Administrator, at [lrust@knoxvilletn.gov](mailto:lrust@knoxvilletn.gov), or by mail to P.O. Box 1631, Knoxville, TN 37901. The City of Knoxville Housing and

































