



2015-2020 Knox County Consolidated Plan

Knox County
Community Development
400 Main Street
Suite 630
Knoxville, Tennessee 37902

Note to the reader: HUD now requires all grantees to submit the Consolidated Plan electronically via the IDIS online database system. As such, the printed version of the Knox County Consolidated Plan has been modified to present a more reader-friendly document. The structure and components of this document remain the same as what has been submitted to HUD however the formatting has been optimized for print versions.

Executive Summary

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

Introduction

Knox County carries out Federal programs administered by the U.S. Department of Housing and Urban Development. The consolidated plan is the document that the County submits to the U.S. Department of Housing and Urban Development (HUD) as an application for funding for the Community Development Block Grant (CDBG) and HOME Programs.

The lead agency responsible for the development of the Consolidated Plan is Knox County Community Development (KCCD). The Consolidated Plan establishes a unified, coordinated vision for community development actions for the upcoming five years. Key elements of this Consolidated Plan are its emphasis on citizen participation and the collaborative nature of the process. The County uses the input from citizens and its community development partners to determine its housing and community development needs, to develop strategies for addressing those needs, and to undertake specific actions consistent with those strategies.

As the lead agency, KCCD is dedicated to the provision of services to assist individuals with the greatest needs and whose resources are very limited. Agencies annually selected for HUD allocations are dedicated to serving our community with service provisions in some cases that result in providing basic and essential needs addressing core life issues.

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

With the resources available to the County, as outlined in SP-45, Goals Summary, 91.215(a) (4), during the 2015-2020 period, Knox County will achieve the following:

- Over 48,000 persons will be assisted with public services funding,
- Over 1,000 will be served with housing rehab for either public, multi-family or single family housing and
- 140 individuals will be successfully prevented from becoming homeless.

Evaluation of past performance

During the prior Consolidated Plan 2010 – 2015 period, Knox County successfully served over 47,000 individuals with public service funded projects and over 700 families with housing funded projects.

Summary of citizen participation process and consultation process

Two public hearings were held on October 30, 2014 and April 8th, 2015 to gather general public comments to determine priority needs for the upcoming CDBG and HOME programs and projects based upon resources. All comments presented at the hearings were incorporated in the final 2015-2020 Consolidated Plan.

Summary of public comments

Based on citizen participation, interest groups and general public comments expressed, the priority needs as expressed by participation focused upon continued housing and public service projects. A summary of the Citizen Participation feedback is attached in the Appendix.

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

All comments were accepted.

Summary

Knox County's primary focus for the CDBG funds will be on affordable and improved housing for low-to-moderate income populations, enhancing both public housing as well as single-family housing. Additionally, Knox County will focus on CDBG funding for public service projects to address the needs of low-to-moderate populations including service provision for medical, mental health, dental, homelessness prevention, and special needs.

The Process

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

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

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

| Agency Role | Name | Department/Agency |
|--------------------|-------------|----------------------------------|
| CDBG Administrator | KNOX COUNTY | Community Development Department |
| HOME Administrator | KNOX COUNTY | Community Development Department |

Table 1 – Responsible Agencies

Narrative

Knox County Community Development Department is responsible for administering all Community Planning and Development programs for Knox County. The Department provides representation and support to the Knoxville/Knox County Continuum of Care.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

Introduction

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.

Knox County actively consults with a variety of non-profits, social service providers, community citizens, and other governmental agencies. This is done in an effort to determine the needs of the County and better allocate entitlement resources. A public meeting was held on October 30, 2014 with affordable/special needs housing providers, homeless providers, mental health providers, non-profit service providers, officials, and health and human service providers.

In addition, two public hearings, which were open to the general public were held on April 8, 2015 at the Knoxville/Knox County Community Action Committee and April 27, 2015 at the Large Assembly Room in the City/County Building during the Knox County Commission Meeting. Both public hearings were properly advertised in the Knoxville News Sentinel. In addition, Knox County consulted with the above agencies during the development of the Plan.

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

Knox County Community Development works closely with local homeless services providers, including the Volunteer Ministry Center and the University of Tennessee Homeless Management Information System (HMIS) to address the needs of homeless persons. The County has a representative who works with the City of Knoxville Continuum of Care.

The County has also provided funding to the Helen Ross McNabb Center to fund permanent supportive housing that is addressing the needs of homeless individuals.

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

The County directly solicited specific information from the Knoxville/Knox County Continuum of Care on the strategies being utilized to address homeless populations, the allocation of ESG funds, those at risk of becoming homeless, veterans, unaccompanied youth, and various chronically homeless populations.

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

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|---|--|
| 1 | Agency/Group/Organization | Breakthrough Knoxville |
| | Agency/Group/Organization Type | Services-Persons with Disabilities Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | Agency was contacted but did not provide response. |
| 2 | Agency/Group/Organization | Catholic Charities of East Tennessee |
| | Agency/Group/Organization Type | Services - Housing Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | Agency was contacted but did not provide response. |
| 3 | Agency/Group/Organization | Helen Ross McNabb Center |
| | Agency/Group/Organization Type | Services-homeless Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | Agency attended public hearing and provided a survey response. The agency also provided information on mental health housing and services. |
| 4 | Agency/Group/Organization | InterFaith Health Clinic |
| | Agency/Group/Organization Type | Services-Persons with Disabilities Services-Health Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | Agency was contacted but did not provide a response. |
| 5 | Agency/Group/Organization | Knox County Public Defenders Community Law Office |
| | Agency/Group/Organization Type | Legal Services Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless |

| | | |
|----|---|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | Agency attended public hearing and provided a survey response. |
| 6 | Agency/Group/Organization | Knox County Health Department |
| | Agency/Group/Organization Type | Services-Persons with HIV/AIDS Other government - County Grantee Department |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | Agency was directly and provided information on HIV/AIDS in Knox County. |
| 7 | Agency/Group/Organization | Knoxville Academy of Medicine |
| | Agency/Group/Organization Type | Medical service coordinator for the uninsured Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Health Care |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | Agency was contacted but did not provide a response. |
| 8 | Agency/Group/Organization | Knoxville-Knox County Community Action Agency |
| | Agency/Group/Organization Type | Services-homeless, housing minor home repair Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | The agency attended the public hearing and provided a survey response. It was suggested that a copy of the ConPlan be placed at CAC so interested citizens could view it in person. KCCD will provide a hard copy to CAC. |
| 9 | Agency/Group/Organization | Knoxville's Community Development Corporation |
| | Agency/Group/Organization Type | Housing Services - Housing Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Public Housing Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | The agency attended the public hearing and provided a survey response. The agency also provided information on public housing. It was suggested that a copy of the ConPlan be placed in their office so interested citizens could view it in person. KCCD will provide a hard copy to the agency. |
| 10 | Agency/Group/Organization | Knoxville Habitat for Humanity, Inc. |
| | Agency/Group/Organization Type | Services - Housing Neighborhood Organization |

| | | |
|----|---|--|
| | What section of the Plan was addressed by Consultation? | Affordable Housing |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | Agency was contacted but did not provide a response. |
| 11 | Agency/Group/Organization | Knox Housing Partnership |
| | Agency/Group/Organization Type | Services - Housing Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Affordable Housing & Renting |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | Agency attended the public hearing and provided a survey response. |
| 12 | Agency/Group/Organization | Knoxville/Knox County Continuum of Care |
| | Agency/Group/Organization Type | Services-homeless Other government - County Grantee Department |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | Agency was contacted directly and provided information on the Knoxville/Knox County CoC. |
| 13 | Agency/Group/Organization | Knoxville Leadership Foundation |
| | Agency/Group/Organization Type | Housing Services - Housing Foundation Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Affordable Housing |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | Agency was contacted but did not provide a response. |
| 14 | Agency/Group/Organization | Senior Citizens Home Assistance Service, Inc. |
| | Agency/Group/Organization Type | Services-Elderly Persons Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | Agency attended the public hearing and provided a survey response. |
| 15 | Agency/Group/Organization | Sertoma Center, Inc. |
| | Agency/Group/Organization Type | Services - Housing Services-Persons with Disabilities Health Agency Neighborhood Organization |

| | | |
|----|---|--|
| | What section of the Plan was addressed by Consultation? | Residential Living |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The agency was contacted directly and provided information on the intellectually challenged. |
| 16 | Agency/Group/Organization | University of Tennessee/Knox HMIS |
| | Agency/Group/Organization Type | Services-homeless Grantee Department |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | The agency attended the public hearing and provided a survey response. The agency also provided information on HMIS. |
| 17 | Agency/Group/Organization | Volunteer Ministry Center |
| | Agency/Group/Organization Type | Services - Housing Services-homeless Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | The agency was contacted but did not provide a response. |
| 18 | Agency/Group/Organization | YWCA of Knox County |
| | Agency/Group/Organization Type | Services - Housing Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Affordable Housing |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination? | The agency was contacted but did not provide a response. |

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

All appropriate agencies were contacted and provided with surveys.

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|-------------------|-------------------|--|
| Continuum of Care | | |

Table 3 – Other local / regional / federal planning efforts

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

The County works with other public and private agencies to identify and prioritize community needs, develop strategies and action plans, identify community resources, and promote the coordination of resources.

Narrative

The County is actively involved with and obtains significant input in response to survey questions from specialized organizations, agencies, and committees focused on the needs of the County and its residents. A survey developed by the County for the Consolidated Plan process was distributed to these organizations.

PR-15 Citizen Participation

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

The County held a public meeting on October 30th, 2014 to solicit public input into the Consolidated Plan and to inform the public of the changes in HUD based programs that will have a direct impact for the County during the 2015-2020 period. The hearing was attended by individuals representing both the public and agencies.

The County communicated directly with the Knoxville/Knox County CoC; Knoxville's Community Development Corporation; KCDC, the public housing authority for Knoxville and Knox County; Breakthrough Corporation (Autism); Catholic Charities of East Tennessee (Social Services, Housing for Seniors); Helen-Ross McNabb (Mental Health Housing and Services); InterFaith Health Clinic (Indigent Health Care); Knox County Public Defender's Community Law Office (Legal Services); Knox County Health Department (HIV/AIDS); Knoxville Academy of Medicine (Health Care), Knoxville-Knox County Community Action Committee (Housing and Social Services); Knoxville Habitat for Humanity (Very Low Income Housing); Knox Housing Partnership (Low Income Housing); Knoxville Leadership Foundation Neighborhood Housing (Housing); Senior Citizens Home Assistance, Inc. (Elderly Assistance); Sertoma Center, Inc. (Developmentally Challenged); University of Tennessee (HMIS); Volunteer Ministry Center (Homeless Housing & Services); YWCA of Knoxville (Housing); and other units of government.

Citizen Participation Outreach

Public Hearing Discussion Results

At the Public Meeting held on October 30, 2014, both public services and housing services were discussed with attendees to assess community needs. The following is a summary of the comments and recommendations at the meeting.

General Comments and Recommendations

- 1) Publish/provide hard copy of Consolidated Plan at strategic locations

Housing Services Comments and Recommendations

- 1) Adequate affordable housing for seniors or special needs
- 2) Supportive Group Homes/Multi-family Housing
- 3) Single Family Housing

- 4) Energy efficiency for Owner-Occupied or Rental
- 5) Safety: Codes / LEAD for existing housing
- 6) Lack of shelter for some populations: Sex Offenders, families w/children
- 7) Supportive Shelter: Seniors (Multi-Family Housing or Public Housing)
- 8) Location of shelters
- 9) Supportive / Assisted Housing
- 10) Livable Design /Universal Design
- 11) Attached to housing: potential requirement for HUD funded projects to leverage funding
- 12) Repair/rehab/preservation of housing

Public Services Comments and Recommendations

- 1) Prevention Services including: overall case management, emergency routine: house payment or utility payment
- 2) Coordination of Preventative Services to lessen duplication of services
- 3) Extermination services (bed bugs)
- 4) Incarceration and health insurance costs (impact on county)
- 5) Fast tracking of SSI-SS-Veterans-Medicaid and other supportive services
- 6) Transportation at location of clients
- 7) Discharge (outbound) Public Housing or Multi-Family Housing
- 8) HMIS: Internal referrals between agencies
- 9) Transportation: more options and lower costs for transport (ETHRA)
- 10) Alcohol/Drug Treatment
- 11) Lack of basic living amenities, i.e., furniture
- 12) Low cost dental services
- 13) Behavioral health care
- 14) Communication of supportive client services (centralized resources)

Needs Assessment Survey

A Needs Assessment Survey was developed as part of the County’s citizen participation outreach. Below is a copy of the survey with the number of respondents who marked an area as a need in the community listed in parenthesis. A list of additional needs identified by respondents that were not addressed in the survey is included as well.

Knox County Consolidated Plan 2015 – 2020 Needs Assessment Survey Results

Demographics Results:

| Question | Yes | No | Question | Yes | No |
|-------------------------|--------------------------------|----|---|--------------------------------|----|
| County Resident | 3 | | | Check Only What Applies | |
| City Resident | 5 | | Homeowner | 8 | |
| Other | 1 (Works in Knox County) | | | | |
| AGE | Check Only What Applies | | Renter | 1 | |
| -Under 18 | | | Neither | | |
| -18 to 24 | | | GENDER | Check Only What Applies | |
| -25 to 34 | 2 | | -Male | 5 | |
| -35 to 54 | 5 | | -Female | 4 | |
| -55 to 64 | 1 | | -Other | | |
| -65 and Older | 1 | | ETHNICITY | Check all That Apply | |
| HOUSEHOLD INCOME | Check Only What Applies | | Non-Hispanic White | 8 | |
| Less than \$30,000 | | | Black or African American | 1 | |
| \$30,000 to \$39,000 | | | Asian or Asian American | | |
| \$40,000 to \$49,000 | 1 | | American Indian or Alaska Native | | |
| \$50,000 to \$64,000 | 2 | | Native Hawaiian or Other Pacific Islander | | |
| Over \$65,000 | 6 | | Other | | |
| | | | Hispanic or Latino | | |
| | | | | | |

1. Homeownership Needs

- (8) Energy efficiency improvements
- (3) Lead based paint screening/abatement
- (1) New construction
- (8) Rehabilitation (including emergency and minor home repairs)
- (7) Down payment and closing cost assistance

2. Rental Housing Needs

- (8) Energy efficiency improvements
- (6) Lead based paint screening/abatement
- (5) New construction
- (5) Rehabilitation including emergency and minor home repairs

3. Homeless Needs

- (6) Homelessness prevention
- (4) Emergency/transitional housing
- (3) Affordable permanent housing
- (7) Case management/supportive services
- (3) Employment/economic stability

4. Housing Needs for Special Populations

- (8) For persons with special needs (frail elderly, persons with HIV/AIDS, persons with developmental disabilities, mental illness, alcohol and drug addiction)
- (7) For the elderly (independent living)
- (4) For persons coming out of prison
- (5) Accessibility modifications for the disabled
- (3) Housing counseling

5. Public Service Needs

- (4) Child and youth services
- (7) Senior services & services for the disabled
- (4) Veterans services
- (7) Health services (including mental health and substance abuse services)
- (2) Employment training

Additional Needs Identified that were not Addressed by the Survey Questions:

- Emergency Shelter for individual/s on Sex Offender Registry.
- Emergency Shelter options for entire family, without separating genders.
- Supportive Group Homes for individuals with mental health problems.
- Shelter for families at risk and experiencing homelessness is a need that will keep the family unit intact.
- Programs that address discharge from an institution such as prison, jail and senior living is a need that if not addressed can greatly tax services that exist.
- Programs that fast track SSI/SSDI can help secure permanent supportive housing for those with disabilities.
- Programs that keep people in housing need to coordinate better so services are not duplicated or utilized by a few, e.g. emergency energy assistance, LIHEEP, KUB, faith-based community.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section will look at the housing needs in Knox County by analyzing the County's demographics and economic indicators. A snapshot shows that from 2000 to 2011, Knox County's population grew 20%, the number of households increased 19%, and the median income increased 26%. While the median income increased, the poverty rate for the County also increased from 12.6% in 2000 to 16.0% in 2013.

In a breakdown we see Small Family Households in Knox County represent 52.2% of all households. Households with a member between 62 and 74 years of age represent 18.4% of households and with one member over 75 years represents 9.2% of households. Households with children under 6 years of age represent 13.9% of households and Large Family Households represent 5.5% of households.

To determine if households are cost-burdened we can use HAMFI, which stands for Housing Urban Development Area Median Family Income. This is the median family income calculated by HUD in order to determine Fair Market Rents and income limits for HUD programs. Knox County households were grouped into 30% or below, 30% to 50%, and 50% to 80% of HAMFI.

Of the 5.8% of County households at or below 30% of HAMFI: 35.8% contain an elderly household member; 31.1% live in Small Family Households; and 17.2% are households with one or more children under the age of six. Of the 9% of County households between 30% and 50% of HAMFI: 46.1% contain an elderly household member; 34.6% live in Small Family Households; and 15.3% are households with one or more children under the age of six. Of the 9% of County households between 50% and 80% of HAMFI: 36.8% contain an elderly household member; 36.8% live in Small Family Households; and 14.6% are households with one or more children under the age of six.

Knox County has 89,382 households with .4% having substandard housing or housing lacking complete plumbing or kitchen facilities. Of the total of estimated 349 substandard units, 67% are renter households. Households that are both overcrowded and substandard comprise less than .01% of households while households that are overcrowded and not substandard comprise .05% of households. The disproportionate needs fall on white families in all categories.

Of the chronically homeless population in Knox County, 94.1% are Chronically Homeless Individuals. Households with only adults comprise the largest single homeless population at 72.5% of the homeless population. Households with adults and children comprise the second largest homeless population at 12.7% of the homeless population. In all categories of households the estimated number of households entering homelessness is higher than the estimated number of households exiting homelessness, which results in a continuing burden to the system.

Knox County contains a broad and diverse special needs population. Special needs service providers try to respond, but cannot keep up with the demand for either housing or services required. Approximately 9.2% of all households in Knox County have a household member who is elderly, and 12% have an elderly household member with a disability. 4% of all households have a child under 18 with a disability, and 25% have a household member with a mental health problem. Less than 1% of households in Knox County have a household member who has HIV/AIDS.

Knox County's public facilities require improvements, which include upgrades to existing facilities that serve the various needs of at-risk populations. Public services range in the areas of social services domestic violence services mental health services, legal services, HIV/AIDS services, homeless services, elderly assistance, abuse services and services for the intellectually challenged.

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

Summary of Housing Needs

Knox County's population grew 20% from 190,424 to 229,244 between 2000 and 2011 (2011 ACS 5-Year Estimates). We see that the total households also grew almost proportionately at 19% in that time period. Median Household Income also increased 26% to \$47,277; however, the poverty rate for the County also increased from 12.6% in 2000 to 16.0% in 2013.

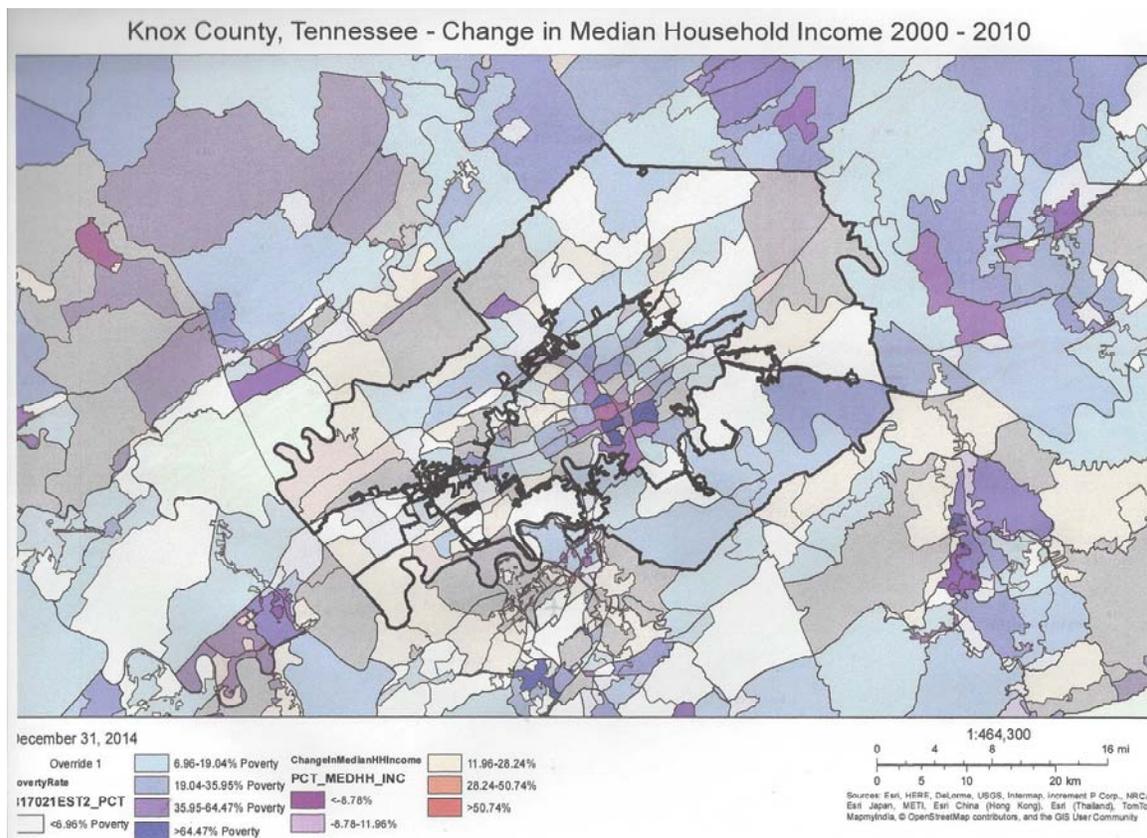
| Demographics | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 190,424 | 229,244 | 20% |
| Households | 74,877 | 89,382 | 19% |
| Median Income | \$37,454.00 | \$47,277.00 | 26% |

Table 1 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

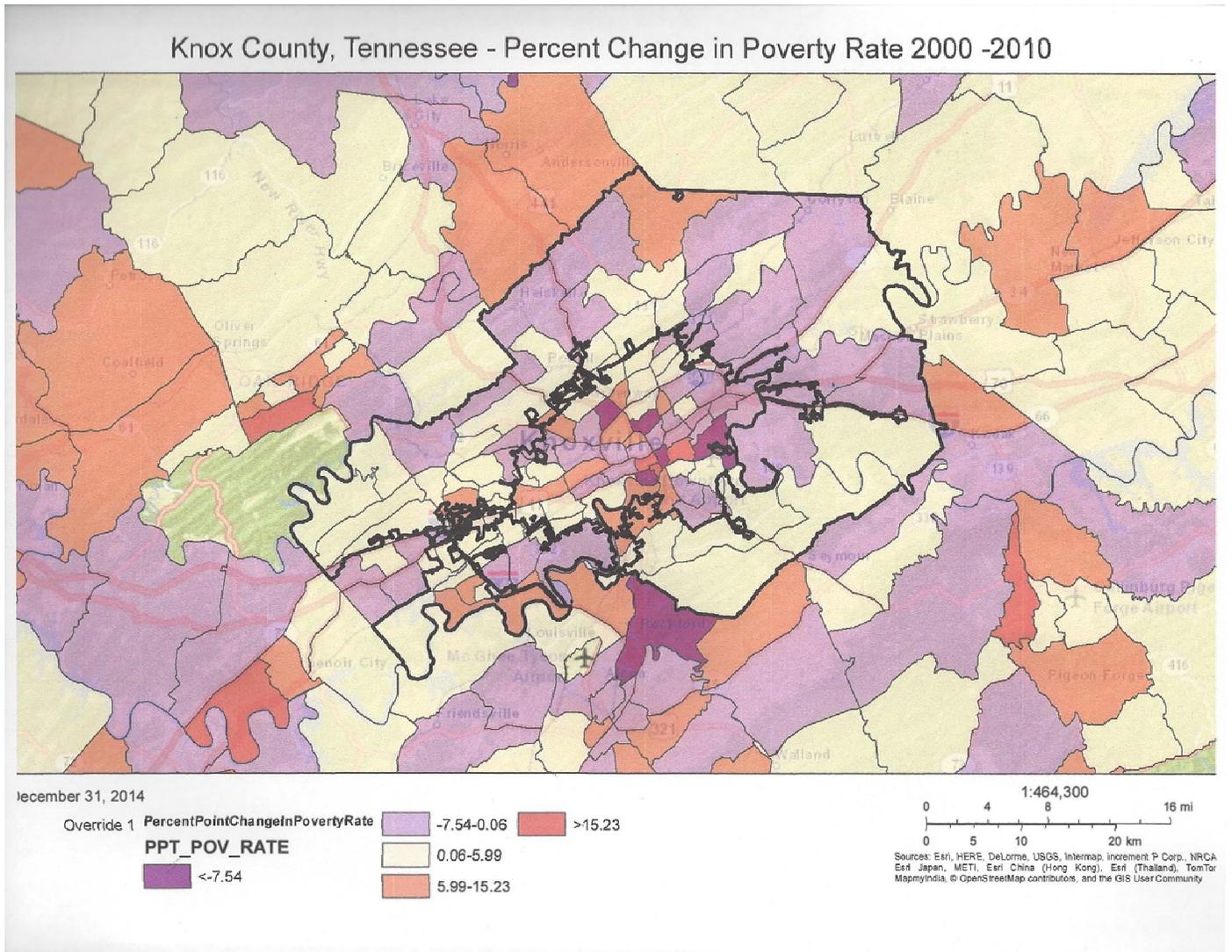
Demographics

Between 2000 and 2011 Knox County's population grew 20% from 190,424 to 229,244 (2011 ACS 5-Year Estimates). We see that the total households also grew almost proportionately at 19% in that time period. Median Household Income also increased 26% to \$47,277.



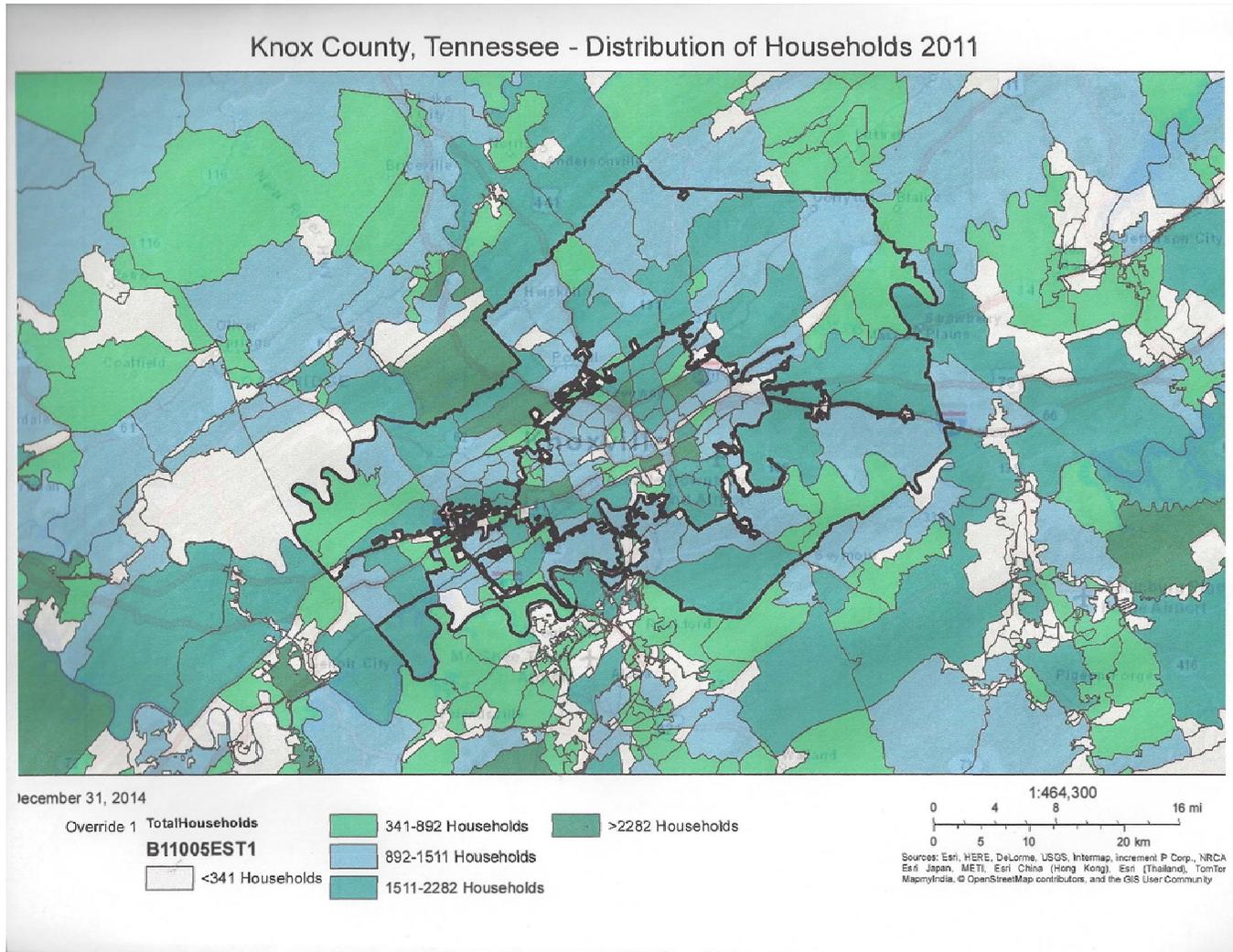
Change in Poverty Rate

While the median income has increased, the poverty rate for the County also increased from 12.6% in 2000 to 16.0% in 2013[1]. The increases and decreases in the poverty rate within the County are illustrated in the map below.



Household Distribution

The number of households has increased 19% to 89,382. The map below illustrates the current distribution of households within the County.



Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|--|----------------|------------------|------------------|-------------------|----------------|
| Total Households * | 5,160 | 8,000 | 12,780 | 9,525 | 53,909 |
| Small Family Households * | 1,605 | 2,765 | 4,700 | 4,500 | 33,070 |
| Large Family Households * | 225 | 285 | 514 | 775 | 3,155 |
| Household contains at least one person 62-74 years of age | 1,004 | 2,015 | 2,880 | 1,755 | 8,830 |
| Household contains at least one person age 75 or older | 845 | 1,675 | 1,825 | 915 | 2,990 |
| Households w/one or more children 6 years old or younger * | 890 | 1,220 | 1,860 | 1,593 | 6,885 |
| * the highest income category for these family types is >80% HAMFI | | | | | |

Table 2 - Total Households Table

Data Source: 2007-2011 CHAS

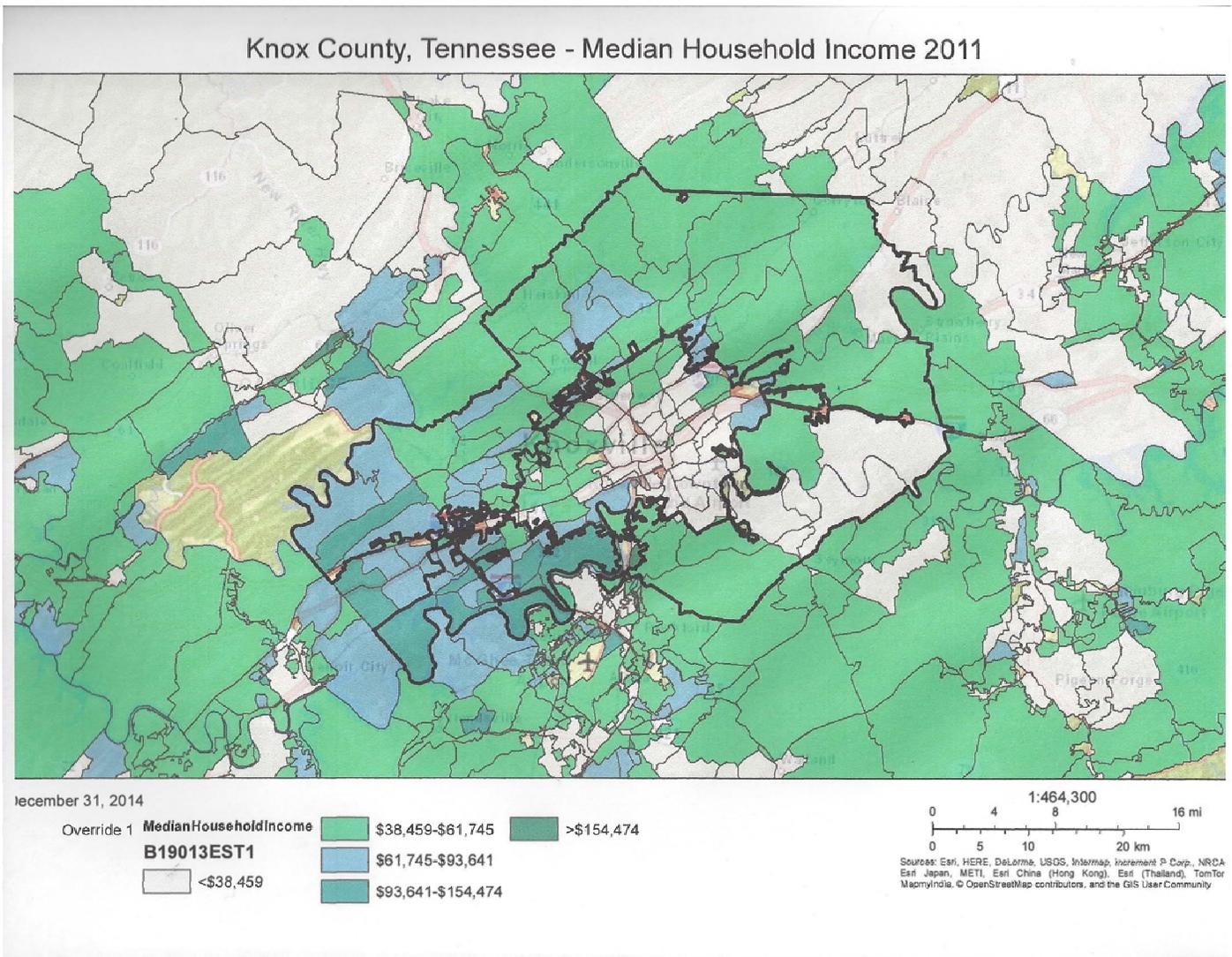
Households

In 2011 Knox County contained 89,382 total households. Of the total households; 5.8% are households at or below 30% of HAMFI, 9.0% are households between 30% and 50% of HAMFI, 14.3% are households between 50% and 80% of HAMFI, 10.7% are households between 80% and 100% of HAMFI, and 60.3% are households over 100% of HAMFI. In total, 29.1% of households (25,940) in Knox County have an income of less than 80% of HAMFI.

Small Family Households represent 52.2% of all households. Households with a member between 62 and 74 years of age represent 18.4% of households. Households with children under 6 years of age represent 13.9% of households. Households with one member over 75 years of age comprise 9.2% of households. Large Family Households represent 5.5% of all households.

Of the 5.8% of County households at or below 30% of HAMFI; 35.8% contain an elderly household member, 31.1% live in Small Family Households, and 17.2% are households with one or more children under the age of six. Of the 9% of County households between 30% and 50% of HAMFI; 46.1% contain an elderly household member, 34.6% live in Small Family Households, and 15.3% are households with one or more children under the age of six. Of the 14.3% of County households between 50% and 80% of HAMFI; 36.8% contain an elderly household member, 36.8% live in Small Family Households, and 14.6% are households with one or more children under the age of six.

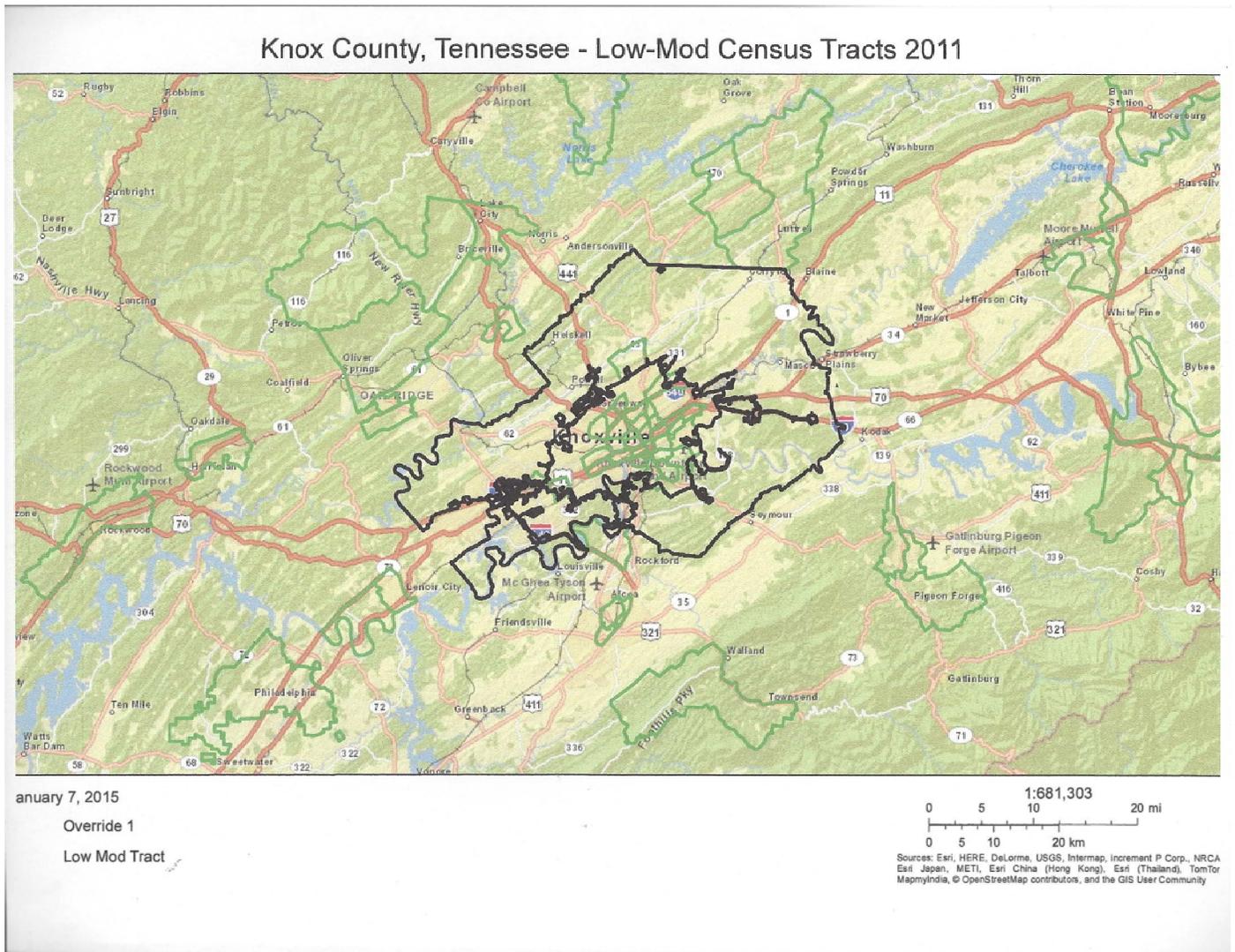
The 2011 median household incomes within the County are illustrated in the map below.



Currently, there are two Census Tracts which are predominately low-moderate income:

1. Tract 004610 in the western portion of the County bordering the City of Knoxville with 62.06% LMI households;
2. Tract 006208 in the north portion of the County bordering the City of Knoxville near Brown Gap Road with 59.02% LMI Households. This Tract includes a portion of the unincorporated area of Halls Crossroads.

The following map provides details for these Census Tracts.



Housing Needs Summary Tables

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

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 14 | 75 | 70 | 75 | 234 | 55 | 40 | 0 | 20 | 115 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 0 | 35 | 4 | 0 | 39 | 0 | 0 | 15 | 30 | 45 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 80 | 175 | 50 | 40 | 345 | 4 | 0 | 50 | 75 | 129 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 1,430 | 1,020 | 210 | 0 | 2,660 | 1,275 | 1,234 | 1,265 | 155 | 3,929 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 259 | 1,330 | 1,445 | 455 | 3,489 | 470 | 1,060 | 2,320 | 1,855 | 5,705 |
| Zero/negative Income (and none of the above problems) | 270 | 0 | 0 | 0 | 270 | 200 | 0 | 0 | 0 | 200 |

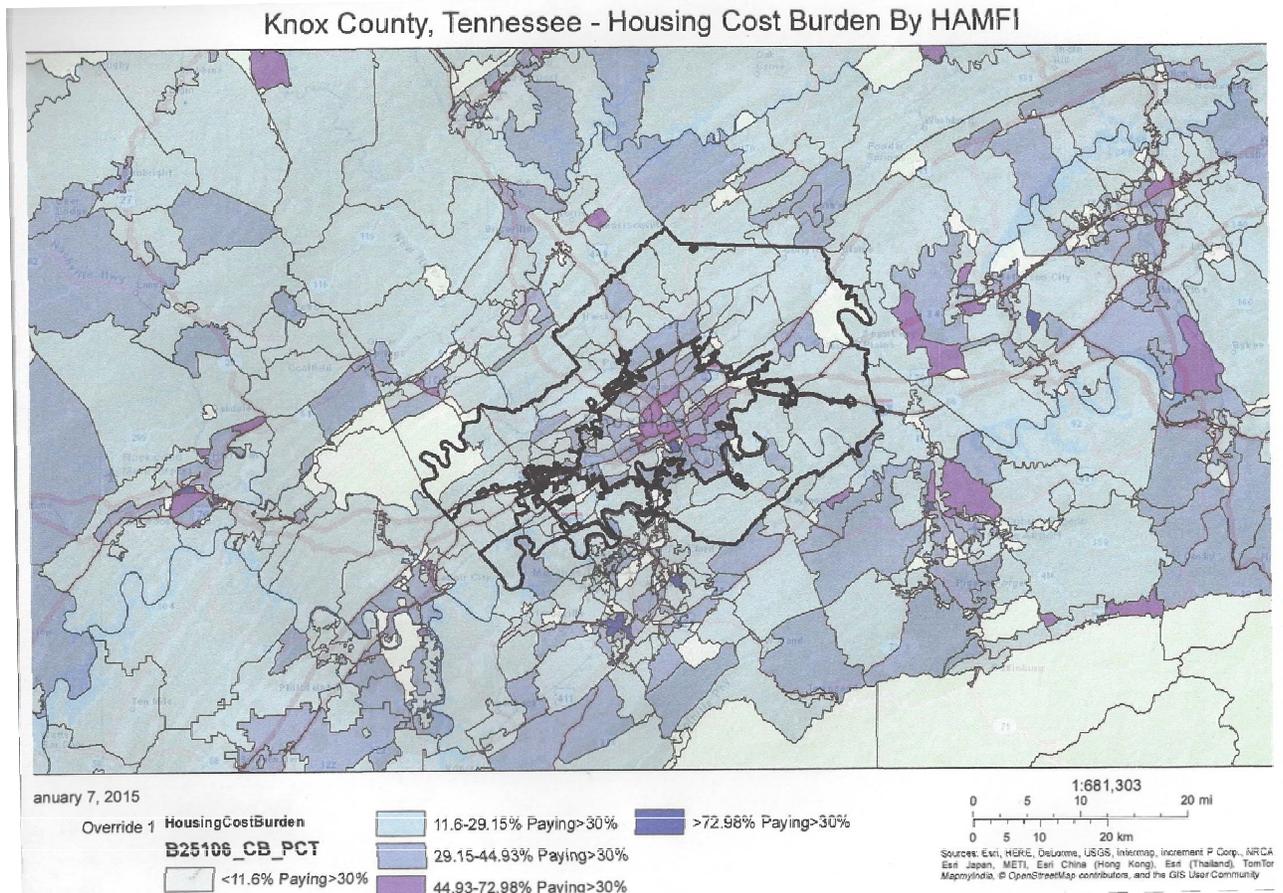
Table 3 – Housing Problems Table

Data 2007-2011 CHAS
Source:

Housing Problems

Of the 89,382 households in Knox County, .4% have substandard housing or housing lacking complete plumbing or kitchen facilities. Of the total of estimated 349 substandard units, 67% are renter households. Those households which are both overcrowded and substandard comprise less than .01% of all households, while those households which are overcrowded and not substandard comprise .05% of all households.

Renter households having a housing cost burden greater than 50% of their income in Knox County are 2.5% of all households. The largest sub-group of greater than 50% cost burdened renters are Other at 44.1% of cost burdened renters, followed by Small Related households at 34.8% of cost burdened renters. Owner households having a housing cost burden greater than 50% of their income in Knox County are 4.4% of all households. The largest sub-group of greater than 50% cost burdened owners are Small Related at 46.7% of cost burdened owners, followed by Elderly households at 32.6% of cost burdened owners. Renter households having a housing cost burden greater than 30% of their income in Knox County are 3.9% of all households. The largest sub-group of greater than 30% cost burdened renters are Small Related at 41.7% of cost burdened renters, followed by Other households at 39.7% of cost burdened renters. Owner households having a housing cost burden greater than 30% of their income in Knox County are 6.4% of all households. The largest sub-group of greater than 30% cost burdened owners are Small Related at 43.7% of cost burdened owners, followed by Elderly households at 33.8% of cost burdened owners.



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

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|--------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 1,525 | 1,305 | 330 | 115 | 3,275 | 1,335 | 1,274 | 1,335 | 285 | 4,229 |
| Having none of four housing problems | 879 | 2,225 | 3,710 | 2,425 | 9,239 | 940 | 3,195 | 7,405 | 6,690 | 18,230 |
| Household has negative income, but none of the other housing problems | 270 | 0 | 0 | 0 | 270 | 200 | 0 | 0 | 0 | 200 |

Table 4 – Housing Problems 2

Data 2007-2011 CHAS
Source:

Severe Housing Problems

Renter Households with One or More Severe Housing Problems represent 3.7% of all households in the County. The predominance (46.6%) of renter households with One or More Severe Housing Problems are households which are below 30% of AMI. Households between 30% and 50% of AMI represent 39.9% of renter households with One or More Severe Housing Problems.

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 759 | 1,020 | 685 | 2,464 | 459 | 1,085 | 1,815 | 3,359 |
| Large Related | 100 | 155 | 60 | 315 | 65 | 100 | 194 | 359 |
| Elderly | 180 | 499 | 110 | 789 | 880 | 849 | 870 | 2,599 |
| Other | 730 | 805 | 810 | 2,345 | 400 | 275 | 699 | 1,374 |
| Total need by income | 1,769 | 2,479 | 1,665 | 5,913 | 1,804 | 2,309 | 3,578 | 7,691 |

Table 5 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

The largest sub-group of greater than 30% cost burdened renters are Small Related at 41.7% of cost burdened renters, followed by Other households at 39.7% of cost burdened renters. The largest sub-group of greater than 30% cost burdened owners are Small Related at 43.7% of cost burdened owners, followed by Elderly households at 33.8% of cost burdened owners.

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 625 | 220 | 105 | 950 | 385 | 730 | 675 | 1,790 |
| Large Related | 100 | 55 | 15 | 170 | 55 | 25 | 85 | 165 |
| Elderly | 130 | 250 | 25 | 405 | 590 | 349 | 310 | 1,249 |
| Other | 640 | 500 | 65 | 1,205 | 305 | 140 | 184 | 629 |
| Total need by income | 1,495 | 1,025 | 210 | 2,730 | 1,335 | 1,244 | 1,254 | 3,833 |

Table 6 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

The largest sub-group of greater than 50% cost burdened renters are Other at 44.1% of cost burdened renters, followed by Small Related households at 34.8% of cost burdened renters. The largest sub-group of greater than 50% cost burdened owners are Small Related at 46.7% of cost burdened owners, followed by Elderly households at 32.6% of cost burdened owners.

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 80 | 210 | 54 | 40 | 384 | 4 | 0 | 65 | 59 | 128 |
| Multiple, unrelated family households | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 45 | 45 |
| Other, non-family households | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 80 | 210 | 54 | 40 | 384 | 4 | 0 | 65 | 104 | 173 |

Table 7 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

Overall, renter households experiencing crowding represent .4% of all households in Knox County. Single family households with incomes below 50% of AMI represent 75.5% of households experiencing crowding. Owner occupied households experiencing crowding represent .14% of all households in Knox County. Single family households with incomes below 50% of AMI represent 53.9% of households experiencing crowding.

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

There are 52,557 single person households in Knox County. Single person households represent 29.7% of all households in Knox County. Single person households in need of assistance include persons who are either rent burdened or live in housing with problems or severe problems, elderly persons who are either rent burdened or live in housing with problems or severe problems, disabled single person households, and intellectually challenged single person households (Households and Families: 2010 Census Summary File 1).

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

The housing assistance needs of the disabled are estimated to be as follows:

| Type | Estimated Number of Units |
|--------------------------------|---------------------------|
| Physically Disabled - Children | 814 |
| Physically Disabled – Adults | 2,242 |
| Frail Elderly | 2,300 |
| Intellectually Challenged | 621 |
| HIV/AIDS | 10 |
| Mental Health | 5,087 |

(Note: The methodology was to utilize the proportion of population estimated to fit the type, times the percentage of units likely to be sub-standard, overcrowded, or cost burdened. In essence, the methodology assumes all conditions are equal across all populations. Since each population underwent the analysis separately, the numbers are higher than what is likely, since multiple disabilities are possible/likely.)

There was insufficient data to make a determination of the number of housing units which might be required by victims of domestic violence, dating violence, sexual assault, and stalking.

What are the most common housing problems?

The most common housing problem for renters at or below 80% of AMI is cost burden exceeding 30% of income, followed by Households with one or more Severe Housing Problems. Cost burdens exceeding 30% of income for small related owner families under 80% of AMI are the highest of the household segments, with the Elderly Households segment second. The most common housing problem for owners at or below 80% of AMI is one or more Severe Housing Problems, followed by cost burden exceeding 30% of income. Cost burdens exceeding 30% of income for small related owner families under 80% of AMI are the highest of the household segments, with the Elderly Households segment second.

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

Renter and owner households most affected are low income households and elderly households who have cost burdens in excess of 30% of their income or have severe housing problems. The renter segment most affected is Small Related renter households with incomes between 30% and 50% of HAMFI. The owner segment most affected by a cost burden in excess of 30% is Small Related families between 50% and 80% of AMI.

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

Those at the greatest risk of becoming homeless are those households where Severe Housing Problems and Overcrowding combined with a rent burden in excess of 50% of AMI are present. Households where Severe Housing Problems and Overcrowding combined with a rent burden in excess of 30% are also at risk. Formerly homeless families and individuals receiving rapid re-housing assistance are at greatest risk when they are either unemployed or underemployed at the time of termination of assistance.

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

The major housing characteristics that are linked with instability include:

- Cost burdens in excess of 50% of household income
- Households with more than one severe housing problem
- Households that are overcrowded.

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

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

Introduction

This section compares the existence of housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

In each category of 0% to 30%; 30% to 50%; and 50% to 80% of AMI households with Housing problems, White populations have a disproportionate need.

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 4,435 | 1,319 | 550 |
| White | 3,905 | 1,254 | 535 |
| Black / African American | 260 | 10 | 15 |
| Asian | 20 | 0 | 0 |
| American Indian, Alaska Native | 85 | 10 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 90 | 25 | 0 |

Table 8 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*Four housing problems: 1 Lacks complete kitchen facilities, 2 Lacks complete plumbing facilities, 3 More than one person per room, 4 Cost Burden greater than 30%

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 4,515 | 3,090 | 0 |
| White | 3,980 | 2,900 | 0 |
| Black / African American | 285 | 65 | 0 |
| Asian | 25 | 25 | 0 |
| American Indian, Alaska Native | 10 | 15 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 215 | 85 | 0 |

Table 9 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*Four housing problems: 1 Lacks complete kitchen facilities, 2 Lacks complete plumbing facilities, 3 More than one person per room, 4 Cost Burden greater than 30%

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 4,570 | 7,905 | 0 |
| White | 4,345 | 7,485 | 0 |
| Black / African American | 35 | 215 | 0 |
| Asian | 75 | 120 | 0 |
| American Indian, Alaska Native | 15 | 15 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 70 | 50 | 0 |

Table 10 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*Four housing problems: 1 Lacks complete kitchen facilities, 2 Lacks complete plumbing facilities, 3 More than one person per room, 4 Cost Burden greater than 30%

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,445 | 7,070 | 0 |
| White | 2,220 | 6,815 | 0 |
| Black / African American | 115 | 140 | 0 |
| Asian | 100 | 30 | 0 |
| American Indian, Alaska Native | 10 | 15 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 0 | 35 | 0 |

Table 11 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*Four housing problems: 1 Lacks complete kitchen facilities, 2 Lacks complete plumbing facilities, 3 More than one person per room, 4 Cost Burden greater than 30%

Discussion

In each category white populations have a disproportionately greater need.

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

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

Introduction

This section compares the existence of severe housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts. In each category, White populations have a disproportionate need.

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,380 | 2,369 | 550 |
| White | 2,945 | 2,194 | 535 |
| Black / African American | 260 | 10 | 15 |
| Asian | 0 | 20 | 0 |
| American Indian, Alaska Native | 65 | 30 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 90 | 25 | 0 |

Table 12 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*Four housing problems: 1 Lacks complete kitchen facilities, 2 Lacks complete plumbing facilities, 3 More than one person per room, 4 Cost Burden greater than 30%

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,110 | 5,505 | 0 |
| White | 1,895 | 4,980 | 0 |
| Black / African American | 55 | 290 | 0 |
| Asian | 0 | 50 | 0 |
| American Indian, Alaska Native | 0 | 25 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 165 | 135 | 0 |

Table 13 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*Four housing problems: 1 Lacks complete kitchen facilities, 2 Lacks complete plumbing facilities, 3 More than one person per room, 4 Cost Burden greater than 30%

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,260 | 11,215 | 0 |
| White | 1,165 | 10,660 | 0 |
| Black / African American | 0 | 250 | 0 |
| Asian | 35 | 160 | 0 |
| American Indian, Alaska Native | 0 | 30 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 29 | 89 | 0 |

Table 14 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*Four housing problems: 1 Lacks complete kitchen facilities, 2 Lacks complete plumbing facilities, 3 More than one person per room, 4 Cost Burden greater than 30%

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 385 | 9,130 | 0 |
| White | 285 | 8,745 | 0 |
| Black / African American | 0 | 255 | 0 |
| Asian | 100 | 30 | 0 |
| American Indian, Alaska Native | 0 | 25 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 0 | 35 | 0 |

Table 15 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*Four housing problems: 1 Lacks complete kitchen facilities, 2 Lacks complete plumbing facilities, 3 More than one person per room, 4 Cost Burden greater than 30%

Discussion

Across all households with Severe Housing problems, white populations have a disproportionately greater need.

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

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

Introduction:

This section compares the existence of housing cost burden and severe cost burden amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's cost burden. HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole. The Disproportionate Housing Cost Burdens fall to white households followed by Black/African American households and Hispanic households. Overall, 29.5% of the households at or below 30% of AMI in Knox County have cost burdens; 5.2% of households between 30% and 50% of AMI have cost burdens and 2.9% of households over 50% of AMI have cost burdens.

Overall, 27.5% of white households at or below 30% of AMI in Knox County have cost burdens; 4.8% of white households between 30% and 50% of AMI have cost burdens and 2.6% of white households over 50% of AMI have cost burdens

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|--------|--------|-------|-------------------------------------|
| Jurisdiction as a whole | 67,549 | 11,904 | 6,750 | 560 |
| White | 62,990 | 11,040 | 5,990 | 545 |
| Black / African American | 2,020 | 475 | 320 | 15 |
| Asian | 915 | 100 | 110 | 0 |
| American Indian, Alaska Native | 195 | 55 | 65 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 |
| Hispanic | 904 | 135 | 180 | 0 |

Table 16 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

White populations make up 85.6% of all households in Knox County, followed by Black/African American populations at 8.8%. Of the households with Housing Cost Burdens, white households constitute 92.8% of all households having a Housing Cost Burden (Race and Hispanic or Latino Origin: 2010 Census Summary File 1).

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

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

In all income categories, white households have a disproportionately greater need than the needs of that income category as a whole.

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

No additional needs have been identified.

NA-35 Public Housing – 91.205(b)

Introduction

Knoxville’s Community Development Corporation (KCDC) is the public housing authority for Knoxville and Knox County. KCDC operates a total of 3,094 units of which 3,063 units are available for occupancy. KCDC operates in both the City and County. KCDC units are available to either City or County residents; however, public housing units are concentrated in Knoxville.

Totals in Use

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

Table 17 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

Table 18 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

| Race | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | |
|-------------------------------------|----------------------------|------------|----------------|--------------|-----------------|----------------|-------------------------|---|-----|
| | | | | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| Veterans Affairs Supportive Housing | Family Unification Program | Disabled * | | | | | | | |
| White | 0 | 48 | 1,615 | 1,550 | 0 | 1,377 | 19 | 0 | 125 |
| Black/African American | 0 | 23 | 1,487 | 1,904 | 0 | 1,747 | 15 | 0 | 111 |
| Asian | 0 | 1 | 4 | 3 | 0 | 3 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 4 | 7 | 0 | 6 | 0 | 0 | 1 |
| Pacific Islander | 0 | 0 | 9 | 2 | 0 | 2 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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

Table 19 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

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

Table 20 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

With recent closures of facilities, such as Lakeshore Hospital due to lack of funding, KCDC has noticed an increase in the number of residents they serve who are mentally disabled. KCDC also sees a younger population of applicants with disabilities applying for housing. Additionally, KCDC has seen an increase in housing demand due to the present economy. The needs of public housing tenants and applicants for accessible units is marginally stable, with no additional demand for accessible units at this time.

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

The most immediate need for residents in public housing is a livable wage. The immediate needs for Housing Choice Voucher holders are a livable wage and units that are affordable.

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

The immediate needs of residents of Public Housing and Housing Choice voucher holders reflect the immediate needs of the entire community.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

According to the 2014 homelessness point-in-time count for the Knoxville-Knox County Continuum of Care, there were 780 persons in emergency shelter or transitional housing, and 81 persons unsheltered. Of these people, 71% were white, 23% African-American, and 6% of other races. Of the total count, 3% were identified as Hispanic or Latino. The overall count is consistent with an almost level but slightly downward trend in the point-in-time counts conducted over the past six years. Unfortunately, increasing numbers of mentally ill adults have become homeless, with 40% of Knox County’s homeless population with a reported disability of mental illness (Nooe, 2013). In 2013, Knox County saw an increasing numbers of homeless females (34%), homeless female single parent households (7%), homeless children, and homeless people with a disability (59%) in the homeless population. 962 children under the age of ten accessed homeless services (Nooe, 2013)[1].

The homeless population in Knox County is particularly affected by substance use. Information regarding Knoxville’s homeless population is compiled during a biennial study. Of the 236 homeless individuals interviewed, 13% identified alcoholism and 23% identified drug addiction as factors contributing to their homelessness (Nooe, 2014). 29% (68) reported being either actively addicted or in recovery (Nooe, 2014). 68% (160) of those interviewed indicated drug use with 38% (60) using daily (Nooe, 2014). Of those, 26% (41) indicated prescription drug abuse (Nooe, 2014). Of all respondents, 39% (92) had received inpatient detoxification and 31% (73) reported receiving outpatient treatment for alcohol or other drug problems (Nooe, 2014). Helen Ross McNabb Center offers alcohol and drug treatment services to both of these Knox County populations.

Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households w/ Adult(s) & Child(ren) | 105 | 6 | 920 | 1,057 | 555 | 173 |
| Persons in Households with Only Children | 5 | 0 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Adults | 670 | 75 | 5,256 | 2,588 | 585 | 255 |
| Chronically Homeless Individuals | 108 | 32 | 1,073 | 260 | 176 | 413 |
| Chronically Homeless Families | 3 | 0 | 67 | 33 | 22 | 197 |
| Veterans | 125 | 10 | 690 | 236 | 204 | 229 |
| Unaccompanied Child | 5 | 0 | 0 | 0 | 0 | 0 |
| Persons with HIV | 1 | 0 | 120 | 38 | 18 | 172 |

Table 21 - Homeless Needs Assessment

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

Based on the 2014 PIT Count Data of the Knoxville/Knox County Continuum of Care data approximately 454 homeless veterans will need assistance in any given year and approximately 809 families with children will need assistance in any given year.

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

According to the 2014 homelessness point-in-time count for the Knoxville-Knox County Continuum of Care, there were 780 persons in emergency shelter or transitional housing, and 81 persons unsheltered. Of these people, 71% were white, 23% African-American, and 6% of other races. Of the total count, 3% were identified as Hispanic or Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2014 homelessness point-in-time count for the Knoxville-Knox County Continuum of Care, there were 780 persons in emergency shelter or transitional housing, and 81 persons unsheltered. In every category of household, the estimated number of households exiting homelessness is less than the estimated number of households becoming homelessness each year resulting in a continued burden to the system.

Discussion:

Persons in households with only adults comprise the largest single homeless population at 72.5% of the homeless population. Persons in households with adults and children comprise the second largest homeless population at 12.7% of the homeless population. Of the chronically homeless population, 94.1% are Chronically Homeless Individuals. In every category of households, the estimated number of households entering homelessness is more than the estimated number of households leaving homelessness each year resulting in a continuing burden to the system.

Within the context of the challenges following the economic recession of 2008, Knoxville-Knox County has held its own with regard to homelessness. The cascading effects of the housing crisis and long-term elevated levels of unemployment have inarguably put more individuals and families at risk of homelessness. This community's ongoing efforts to coordinate limited resources and services have resulted in a response that has dampened the overall impact on homelessness of these economic conditions. Nonetheless, much work remains to be done to prevent, reduce and end homelessness for individuals and families and to see a downward trend in the numbers reported over time for the point-in-time counts.

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

Introduction:

Knox County contains a diverse array of special needs populations and special needs service providers. In general, special needs service providers cannot keep up with the demand for either housing or services.

Describe the characteristics of special needs populations in your community:

- Approximately 9.2% of all households of Knox County have a household member who is elderly (Profile of General Population and Housing Characteristics: 2010 - 2010 Demographic Profile Data Knox County, TN: <http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>).
- Approximately 12% of all households of Knox County have an elderly person with a disability (frail elderly) (POPULATION 65 YEARS AND OVER IN THE UNITED STATES 2009-2013 American Community Survey 5-Year Estimates).
- Approximately 4% of all households in Knox County have a child under 18 with a disability (CHILDREN CHARACTERISTICS 2009-2013 American Community Survey 5-Year Estimates).
- Approximately 25% of all households of Knox County have a household member who has a mental health problem (Mental Health Association of East Tennessee, 2015).
- Approximately 14.7% of all households of Knox County have a household member who has a problem with alcohol. Based on statewide estimates, 1.4% (6,334) of Knox County adults are addicted to prescription opioids and 4.56% (20,274) have used prescription opioids for non-medical purposes in the last year (<http://tn.gov/mental/prescriptionforsuccess/> 2015).
- Less than 1% of all households of Knox County have a household member who has HIV/AIDS (Statistics from the Tennessee Department of Health *HIV Disease Epi Profile for Knox County, 2013*).
- In 2013, approximately 1.2% of all households of Knox County have a household member who was a victim of domestic violence, dating violence, sexual assault, or stalking (Knox County Sherriff's Office).

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

Alcohol and Drug Addiction

Based on statewide estimates, 1.4% (6,334) of Knox County adults are addicted to prescription opioids and 4.56% (20,274) have used prescription opioids for non-medical purposes in the last year. Neonatal abstinence syndrome represents 10.6% (103) of all Tennessee cases in 2014. In 2013 there were 3,423 drug-related crimes in Knoxville/Knox County. Helen Ross McNabb (HRMC) provides alcohol and drug treatment services in Knox County. HRMC clients in 2014 were female (53%) and male (47%) and the majorities were Caucasian.

Elderly

Approximately 9.2% of all households of Knox County have household members who are elderly. The majority of elderly household members are female (6.9% of all households). Housing and supportive service needs were determined in consultation with agencies which serve the elderly. Knox County Senior Services provides services to approximately 145,000 Knox County citizens who are age 50 or older. Senior Citizens Information & Referral Service provides information about services for older persons (age 60+) and persons with disabilities who live in Knox County.

Frail Elderly

Approximately 12% of all households of Knox County have an elderly person with a disability. Information on the needs of Frail Elderly was obtained from agencies that provide services. The Frail Elderly are served by Health Services, Housing, Transportation, Legal Services, Recreation, Support Groups, Emergency Assistance, In-Home Services, and Minor Home Repair.

Intellectually Challenged:

The needs of the intellectually challenged populations were identified by the Sertoma Center which provides services, housing and supportive housing to intellectually challenged individuals in Knox County. Eighty-five percent of Sertoma's 115 client's live in poverty. Sertoma provides housing in 27 supervised residences containing 72 individuals. Additionally, Sertoma provides employment opportunities; recreational and cultural activities, and supportive services to this population.

Mental Health:

The needs of individuals and households with mental health problems were identified in consultation with the agencies which serve mental health populations. TennCare reported 8,158 of its Knox County subscribers (13%) were diagnosed and treated for mental health diagnoses in 2012. Both children (36%) and adults (64%) were diagnosed and treated. In 2014, HRMC provided case management and counseling to 17,801 children and adults, peer support to 343 adults, 24-hour residential care for 18 adults and supportive housing for 210 individuals. HRMC clients were 53% female and 47% male with the majority being Caucasian.

Domestic Violence

The Knox County Sheriff's Office's Family Crisis Unit is responsible for investigating incidents of domestic violence, child abuse, and elder abuse. Of the 1,594 cases of domestic violence reported in 2013, 74% were simple assault, 12.7% were intimidation, and 11.1% were aggravated assault. No other category exceeded 1% of reported cases. Persons under 18 years of age constituted 9% of the overall reports and persons over 55 years of age constituted 12% of overall reports. In

total, 84.3% of victims were white, 5.2% were African American, and the balance (10.5%) were other races; 67.7% of victims were female and 32.3% were male.

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

HIV continues to be a serious epidemic. The southern United States sees the highest numbers of new infections, with Tennessee ranking 13th highest in the nation. There is still no cure for HIV and no vaccine to prevent infection.

- 44 people in Knox County found out that they were infected with HIV in 2013. The Centers for Disease Control and Prevention estimates that one in six people who are infected with HIV are unaware of their infection.
- 25-34 year olds make up the biggest group of new diagnosis (29%). This mirrors a national trend for younger diagnosis. Other new cases are evenly divided (20%) among 3 other age groups, 15-24, 35-44 and 45-54.
- HIV continues to hit the black community hard. 34.1% of the people in Knox County who were diagnosed with HIV in 2013 were black, even though only 9.1% of the total population is black.
- Of those diagnosed in Knox County in 2013, 70.5% were men who had sex with men. 14% were women.
- Since the start of the AIDS epidemic, 1,465 people in Knox County have been diagnosed with HIV. Of those in Knox County diagnosed with HIV since the start of the epidemic, 533 have died.
- 850 people are currently living with HIV in Knox County. Recent advances in HIV medication allow those infected to lead longer, fuller lives. HIV infected persons in the care of a doctor can now reduce their viral load through consistent medication use, which will cause the individual to be much less contagious (Statistics from the Tennessee Department of Health *HIV Disease Epi Profile for Knox County, 2013*).

Discussion:

Overall, the County supports a diverse array of housing and services for special needs populations. Each of the providers report more need than current housing and services can meet. The County continues to support special needs populations within the limitations of the CDBG budget.

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

Describe the jurisdiction’s need for Public Facilities:

The County’s need for improvements to public facilities includes upgrades to existing facilities that serve various at risk populations.

How were these needs determined?

The need for public facilities improvements was determined through public participation and through agency requests to the County determined by the Annual Application process.

Describe the jurisdiction’s need for Public Improvements:

The County has not identified any Public Improvements to be included in this plan.

How were these needs determined?

The need for public improvements was determined through public participation and through agency requests to the County.

Describe the jurisdiction’s need for Public Services:

The County has a wide need for public services in the areas of social services, mental health services, legal services, HIV/AIDS services, homeless services, elderly assistance, abuse services, and services for the intellectually challenged.

How were these needs determined?

The need for public services was determined through public participation and through agency requests to the County.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section looks at the housing market and supply in Knox County by analyzing housing indicators. Developing a picture of the current housing stock in the community begins by looking at trends in structure, age, price, and tenure. Furthermore, the supply of homeless shelter facilities, special needs services and housing, and non-housing community development resources are considered. The analysis is supplemented by GIS maps to provide geographical visualization of the data.

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

Introduction

This section looks at the makeup of Knox County's housing stock in terms of housing type and tenure.

The table below breaks down the County's housing stock by unit type. Single-unit detached homes are by far the most prominent unit type, accounting for 75% of all housing units. Multi-family developments account for just 6% of all housing units in Knox County. Furthermore, 8% of the housing stock is classified as 'mobile home, boat, RV, or van.'

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|---------------|-------------|
| 1-unit detached structure | 71,612 | 75% |
| 1-unit, attached structure | 5,920 | 6% |
| 2-4 units | 3,577 | 4% |
| 5-19 units | 4,120 | 4% |
| 20 or more units | 1,950 | 2% |
| Mobile Home, boat, RV, van, etc | 7,887 | 8% |
| Total | 95,066 | 100% |

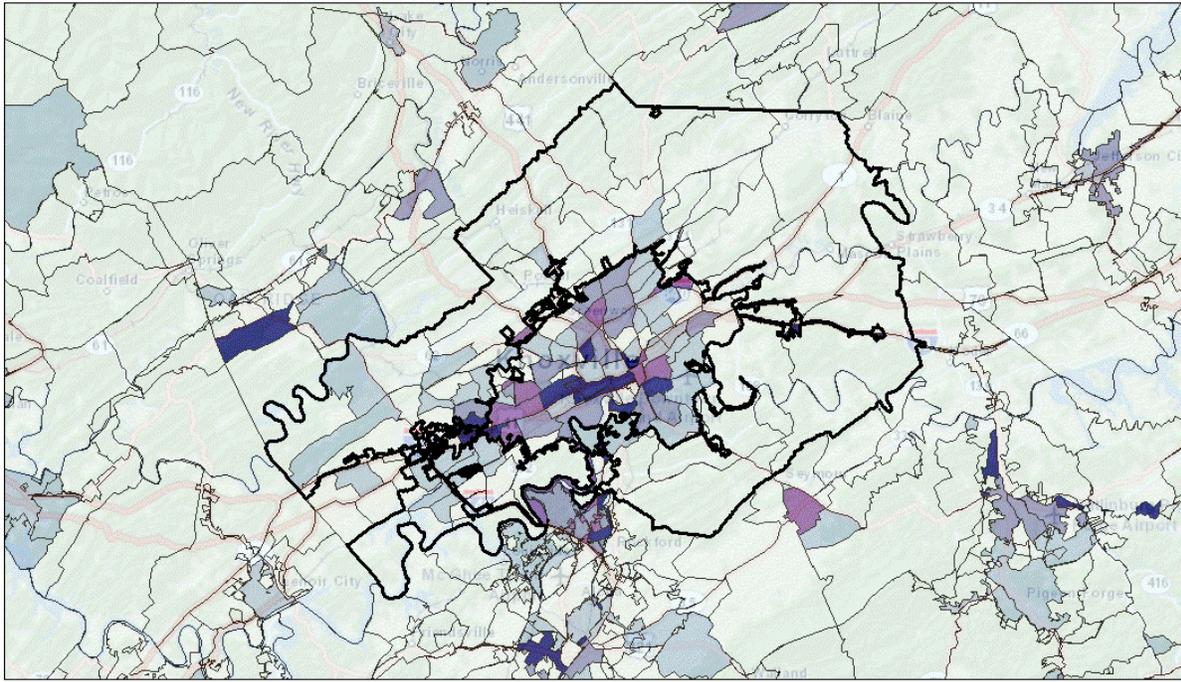
Table 1 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

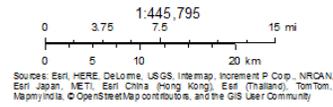
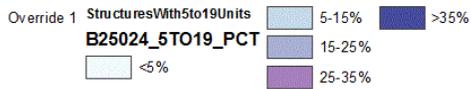
Multifamily Development Distribution

The two maps below highlight multifamily housing distribution throughout Knox County. The first map identifies the concentrations of small to medium sized multifamily developments (5-19 units). The second map details the prevalence of larger multifamily developments (20+ units). Purple and darker blue shades show areas with higher concentrations of these developments, and the lighter blue and green shades show areas of less concentration.

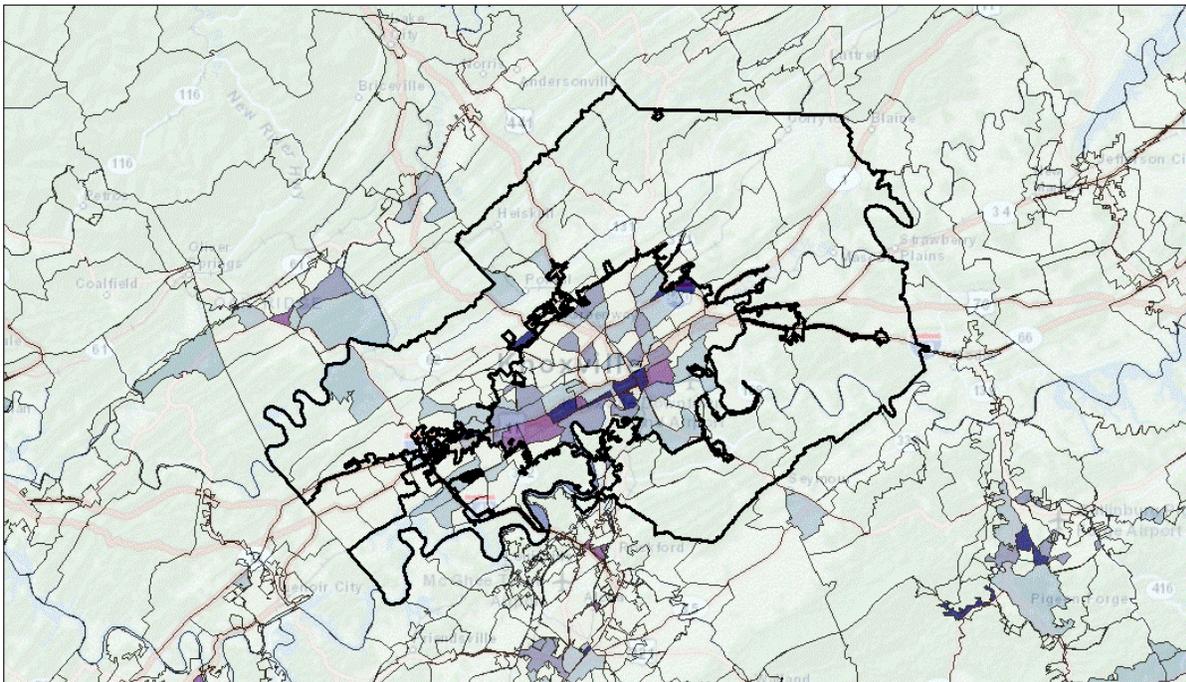
Small to Medium Multifamily Developments -



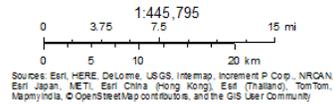
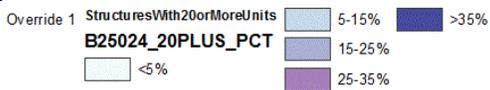
January 12, 2015



Large Multifamily Developments -



January 12, 2015



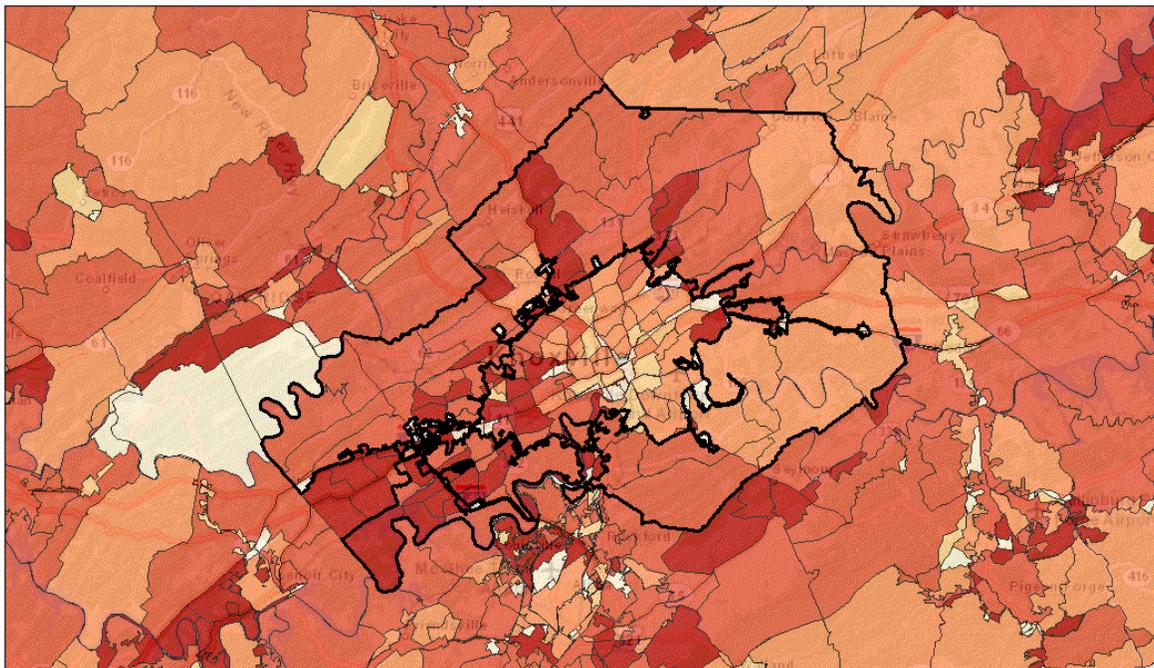
Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|---------------|-------------|---------------|-------------|
| | Number | % | Number | % |
| No bedroom | 68 | 0% | 116 | 1% |
| 1 bedroom | 390 | 1% | 2,684 | 14% |
| 2 bedrooms | 10,255 | 15% | 8,883 | 48% |
| 3 or more bedrooms | 60,002 | 85% | 6,984 | 37% |
| Total | 70,715 | 101% | 18,667 | 100% |

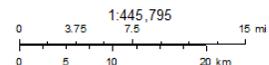
Table 2 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Owner-occupied Units with 3+ Bedrooms -

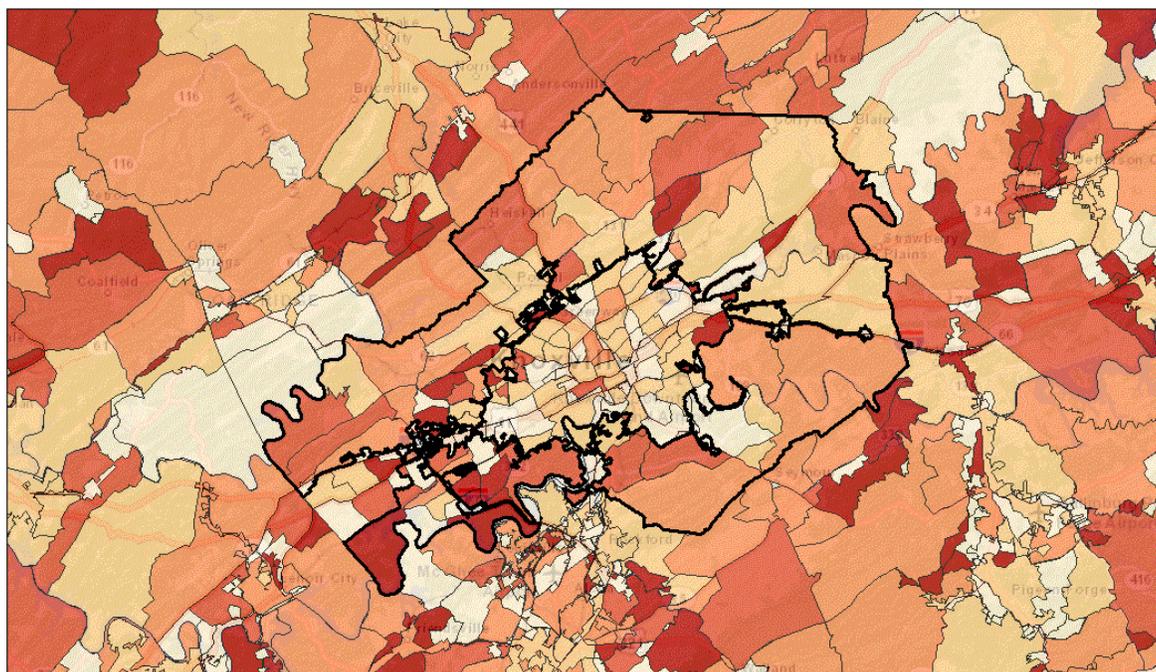


January 12, 2015



Source: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Rental Units with 3+ Bedrooms -



January 12, 2015

Override 1 RenterUnitsWith3orMoreBedrooms
 B25042_RENT_3PLUS_BDR_PCT
 <15% 15-35% 35-55% 55-75% >75%

1:445,795
 0 3.75 7.5 15 mi
 0 5 10 20 km
 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P. Corp., NRCAN, Esri, Japan, METI, Esri, China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

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

Knox County will be assisting 191 housing units within a program year targeting low-to-moderate individuals or families based upon HUD income qualifications. The units will be comprised of public housing, single family housing as well as special needs housing. Additionally, housing rehab may include emergency as well as transitional housing facility rehab. Over the next five years it is anticipated that the County will assist in the rehab of over 955 housing units, assuming CDBG funding will continue.

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

KCDC will, should the opportunity arise, ask for additional vouchers, including VASH Vouchers. This will hinge on HUD being able to offer additional vouchers.

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

No. There is a lack of decent affordable units across the board. From a pure quantitative standpoint there are ample units in the county to house the population. However, elevated home values and rents result in much of the housing stock being out of the affordable range for large portions of the population. Twenty-nine percent of owners with a mortgage and 50% of renters are currently cost burdened, pointing to a disconnect between the housing supply and

residents' income. These numbers represent a significant increase from 2000, with cost burden growing by 52% amongst homeowners with a mortgage and by 35% amongst renters. Furthermore, 10% of homeowners without a mortgage are also currently cost burdened. Starting at the 100% AMI income group, there is a considerable lack of affordable units and this gap is progressively larger for moderate, low, and extremely low-income groups.

Describe the need for specific types of housing:

Based on demand, Public Housing need in Knox County is concentrated in units which served families or the elderly with incomes at or below 30% of AMI.

The need for rental housing in Knox County is concentrated in the income group from 30% to 60% of AMI where the demand for quality and affordable housing is highest.

The need for sustainable and affordable single family housing is concentrated at the income group between 60% and 80% of AMI. Based on agency reports, the demand for special needs housing for all populations continues to be strong. Housing demand is wide spread, including all forms of disability housing, transitional housing and supportive housing.

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

Introduction:

The tables below describe the cost of housing for both owners and renters in Knox County. Table 1 looks at median home prices and rents for 2000 and 2011. Despite the national housing downturn and prolonged recession, housing costs have risen across the board in Knox County, with home prices increasing by 62% and rents increasing by 42% since the 2000 Census.

Table 2 breaks out the rent paid by price cohorts. Fifty-eight percent of renters pay between \$500 and \$999 a month, the largest cohort by far. The next largest rent cohort is those less than \$500, with 34% of renters falling in this range.

Cost of Housing

| | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 95,700 | 154,900 | 62% |
| Median Contract Rent | 411 | 583 | 42% |

Table 3 - Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

| Rent Paid | Number | % |
|-----------------|---------------|---------------|
| Less than \$500 | 6,424 | 34.4% |
| \$500-999 | 10,890 | 58.3% |
| \$1,000-1,499 | 1,214 | 6.5% |
| \$1,500-1,999 | 56 | 0.3% |
| \$2,000 or more | 83 | 0.4% |
| Total | 18,667 | 100.0% |

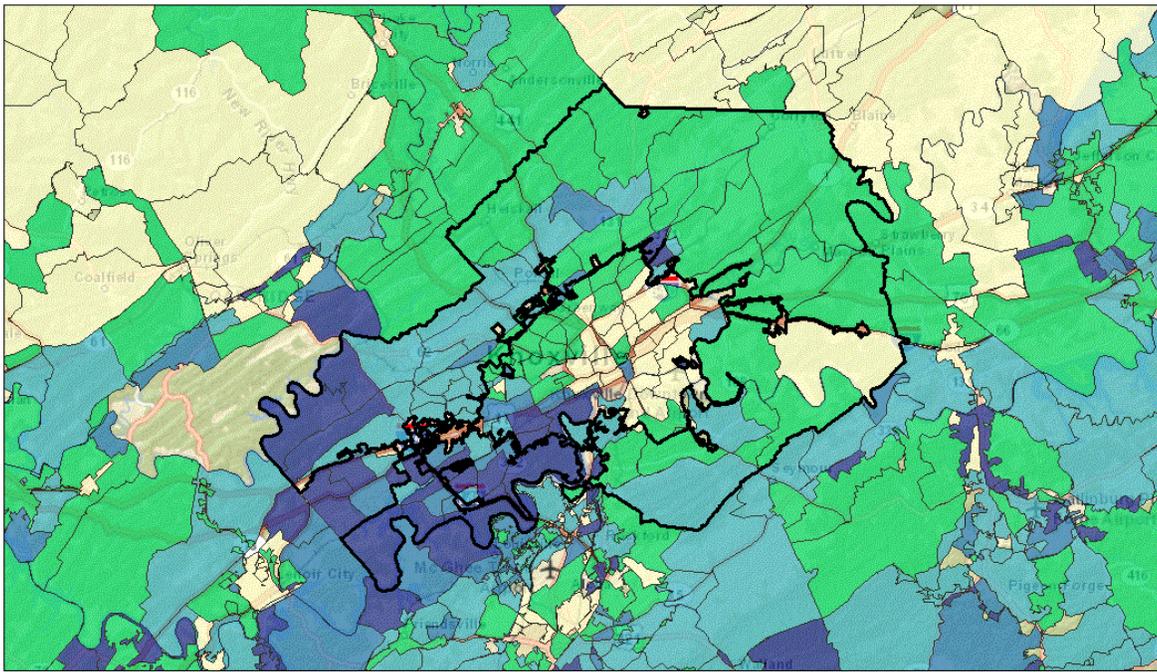
Table 4 - Rent Paid

Data Source: 2007-2011 ACS

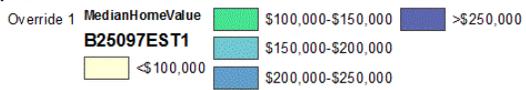
Home Values

The following two maps look at home values in Knox County. The first map shows the median home value distribution throughout the community. The second map shows how home values have changed over the preceding decade.

Median Home Value -

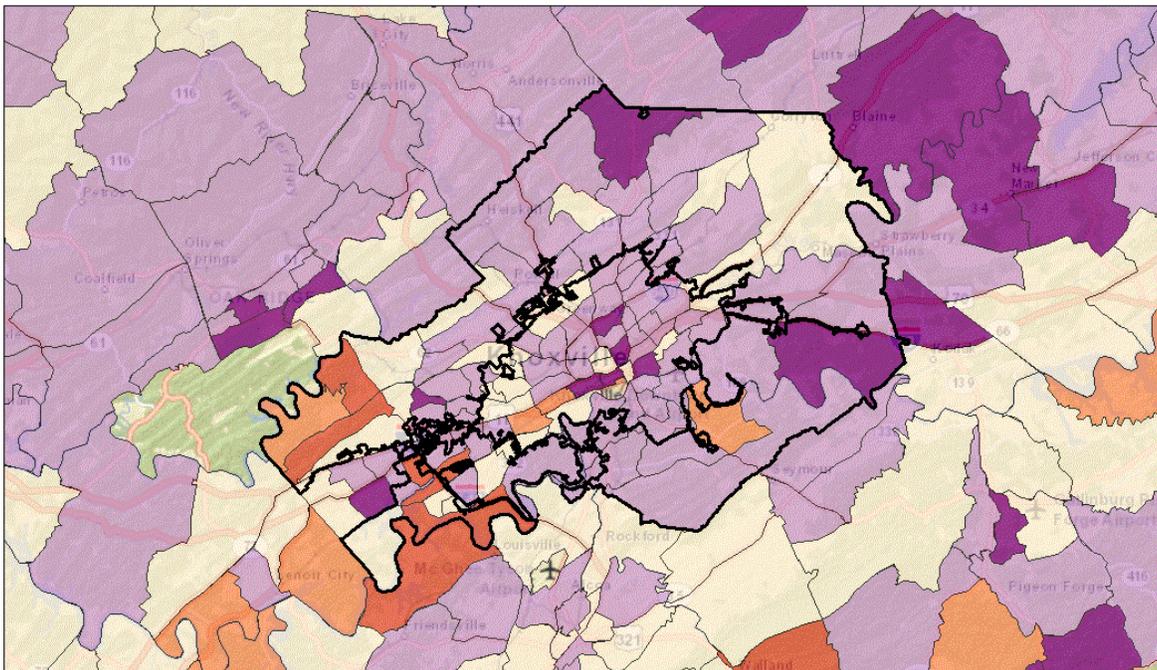


January 12, 2015

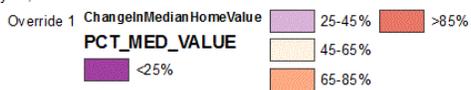


1:445,795
0 3.75 7.5 15 mi
0 5 10 20 km
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Change in Home Value -

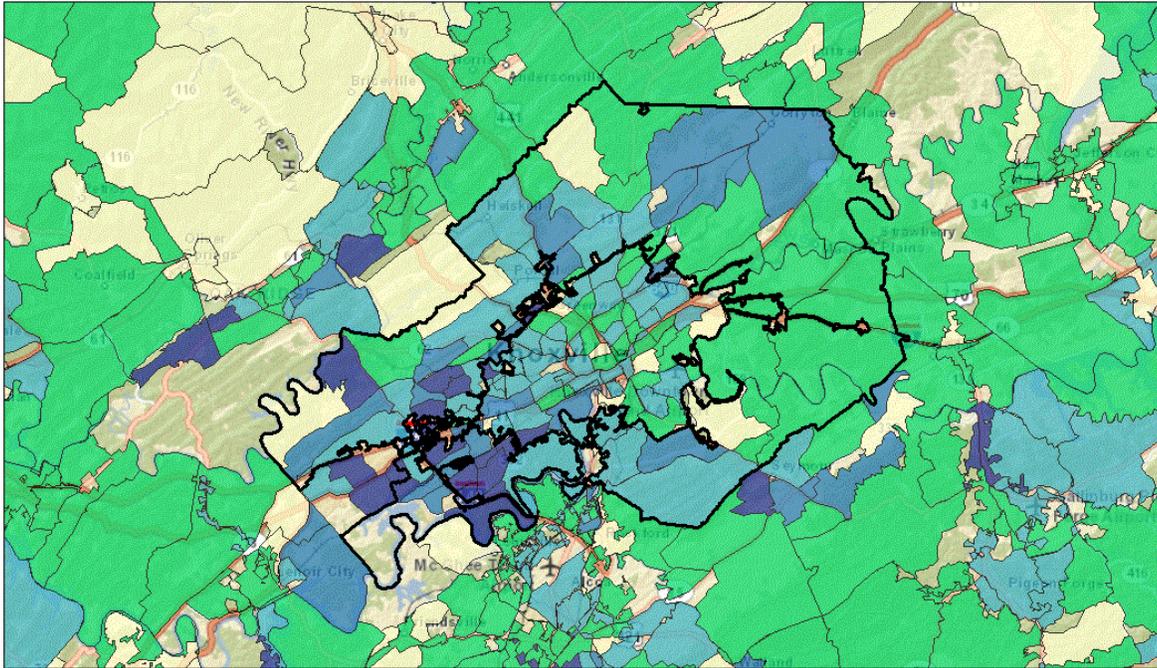


January 12, 2015

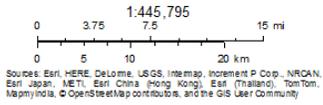


1:445,795
0 3.75 7.5 15 mi
0 5 10 20 km
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

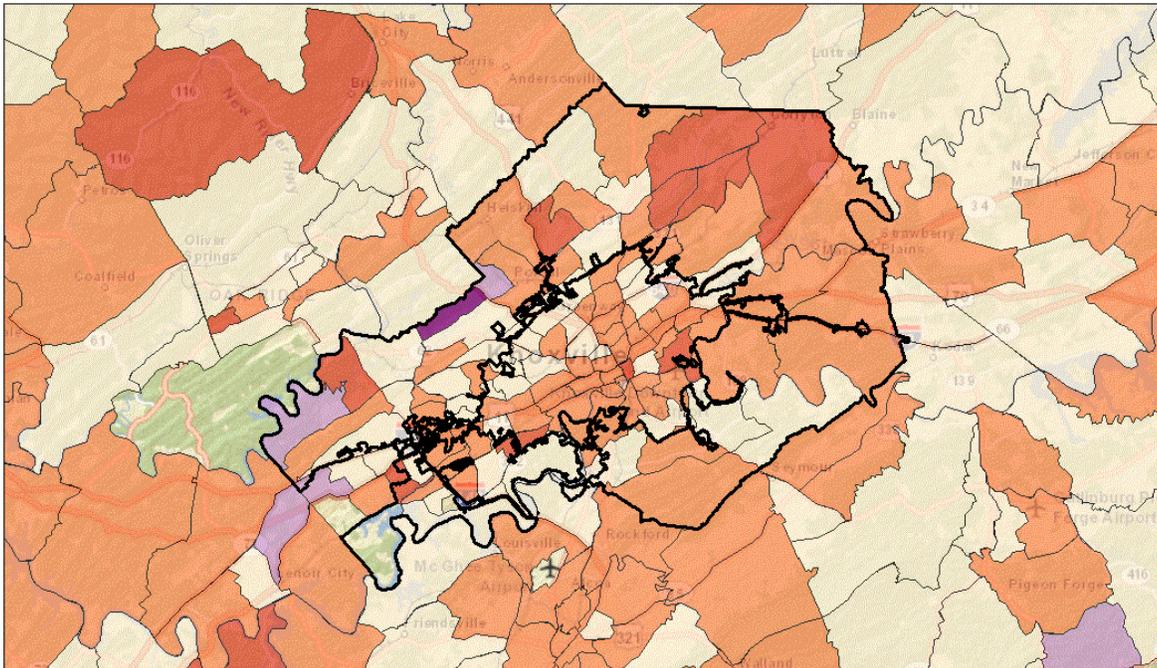
Median Rent -



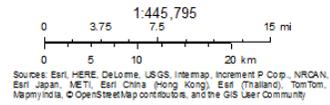
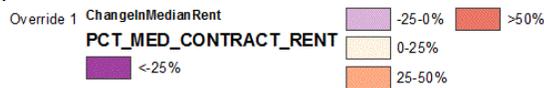
January 13, 2015



Change in Rent -



January 13, 2015



Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|--|---------------|---------------|
| 30% HAMFI | 954 | No Data |
| 50% HAMFI | 3,533 | 3,525 |
| 80% HAMFI | 9,958 | 12,128 |
| 100% HAMFI | No Data | 19,617 |
| Total | 14,445 | 35,270 |

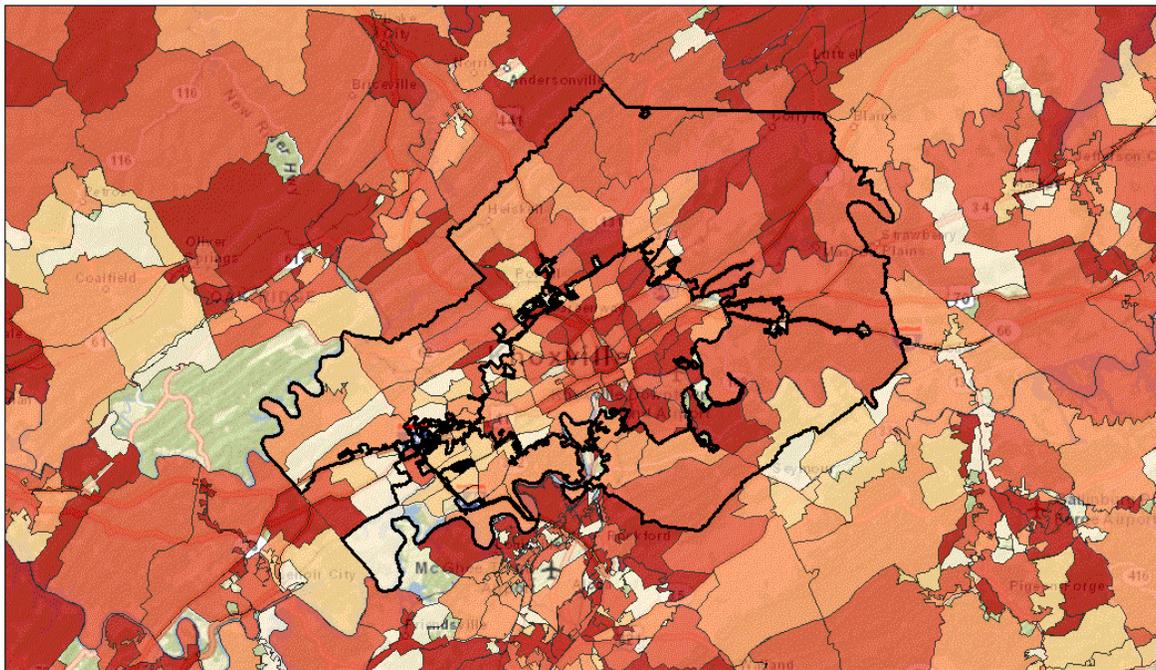
Table 5 - Housing Affordability

Data Source: 2007-2011 CHAS

Low Income Affordability

The following two maps use CHAS data to display the percentage of units in the areas that are affordable to low income families, defined as 80% of the HUD Area Median Family Income (HAMFI). The first map shows rental units that are affordable to low-income families, and the second map displays the same data for owner units.

Rental Units Affordable to Low Income Households -



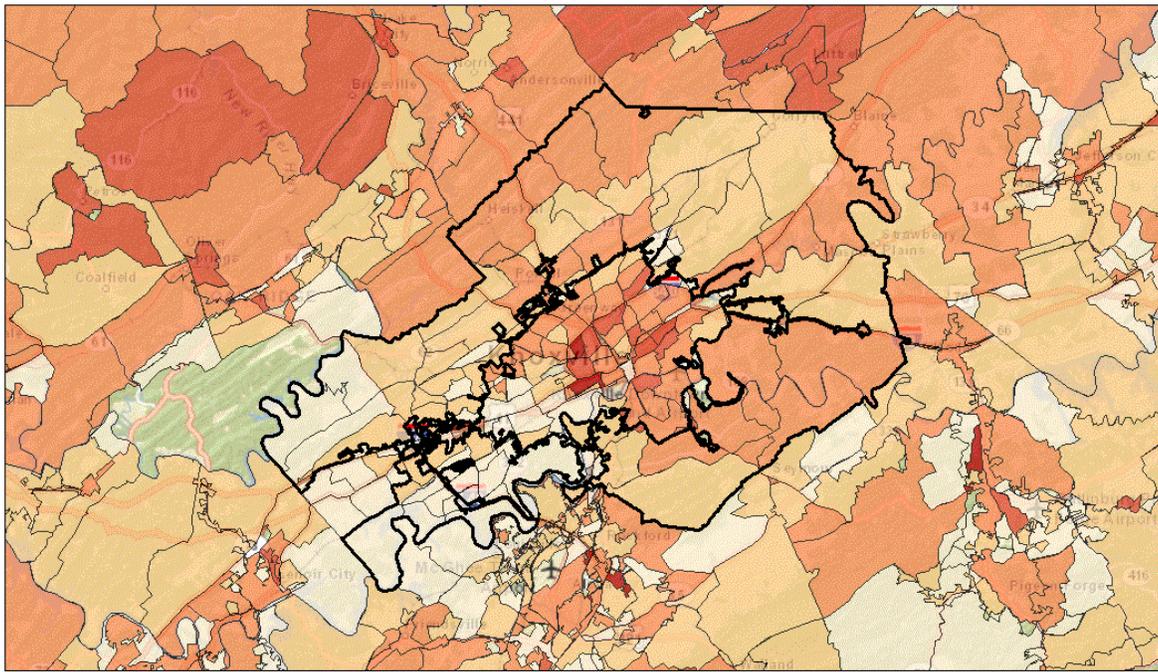
January 13, 2015

Override 1 RenterUnitsTo80PercentHAMFI
AFF_AVAIL_80_R_PCT
 <15%
 15-35%
 35-55%
 55-75%
 >75%

1:445,795
 0 3.75 7.5 15 mi
 0 5 10 20 km

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Owner Units Affordable to Low Income Households -



January 13, 2015

Override 1 OwnerUnitsTo80PercentHAMFI
AFF_AVAIL_80_O_PCT
 <10%
 10-25%
 25-50%
 50-75%
 >75%

1:445,795
 0 3.75 7.5 15 mi
 0 5 10 20 km
 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri, China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Monthly Rent

| Monthly Rent (\$) | Efficiency-No bedroom | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-----------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 471 | 601 | 741 | 990 | 1,112 |
| High HOME Rent | 492 | 628 | 774 | 1,018 | 1,116 |
| Low HOME Rent | 492 | 583 | 700 | 808 | 902 |

Table 6 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. There is a lack of decent affordable units across the board. From a pure quantitative standpoint, there are ample units in the county to house the population. However, elevated home values and rents result in much of the housing stock being out of the affordable range for large portions of the population. Twenty-nine percent of owners with a mortgage and 50% of renters are currently cost burdened, pointing to a disconnect between the housing supply and residents’ income. These numbers represent a significant increase from 2000, with cost burden growing by 52% amongst homeowners with a mortgage and by 35% amongst renters. Furthermore, 10% of homeowners without a mortgage are also currently cost burdened. Starting at the 100% AMI income group there is a considerable lack of affordable units and this gap is progressively larger for moderate, low, and extremely low-income groups.

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

From 2000 to 2011 Knox County's median home value increased 62%, from \$95,700 to \$154,900 and the median rent increased 42%, from \$411 to \$583. Over the same period median income only went up 26%, going from \$37,454 in 2000 to \$47,277 in 2011. Continued increases in housing values and rents without commensurate income growth will further increase housing cost burden across the board.

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

The median rent for all units in Knox County was \$583 according to 2011 ACS estimates - meaning half of rental units go lower than this amount and half rent for more than \$583. The largest rent cohort in the County was the \$500-\$749 range - with 20,231 rental units, or 36% of the rental stock. The second largest rent cohort was the \$750-\$999 range - with 15,946 rental units, or 28% of the rental stock. The third largest rent cohort was the \$1,000-\$1,499 range - with 7,969 rental units, or 14% of the rental stock.

The median rent for the County of \$583 corresponds to the Low HOME Rent for a 1-bedroom unit, which is also \$583. Overall, rents paid in Knox County roughly fall within the ranges of Low and High HOME Rents as well as Fair Market Rent. But as was highlighted above, 50% of the County's renters are currently cost burdened due to housing. That figure represents a 35% growth in renter cost burden since 2000. This points to the fact that as housing cost increases continue to outpace income growth, a great number of renter households are deeply in need of assistance, either from direct rental assistance or through more affordable rents.

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

Introduction

The tables and maps below provide details on the condition of housing units throughout Knox County by looking at factors such as age, vacancy, and the prevalence of housing problems. HUD describes four housing conditions as being problematic: 1) the home lacks complete or adequate kitchen facilities, 2) the home lacks complete or adequate plumbing facilities 3) the home is overcrowded - defined as more than one person per room, 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

Definitions

Knox County has adopted the 2012 International Property Maintenance Codes (IPMC) for housing standards which dictates public safety, health and welfare for housing. The County also follows 24 CFR 5.425 to determine housing standards as well. Any housing project under consideration for rehabilitation is inspected by our housing rehab agency. Prior to rehab completion, housing is inspected by Knox County Codes to determine if the housing rehabilitation meets codes standards dictated in the 2012 IPMC.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|------------|-----------------|-------------|
| | Number | % | Number | % |
| With one selected Condition | 13,633 | 19% | 6,539 | 35% |
| With two selected Conditions | 311 | 0% | 445 | 2% |
| With three selected Conditions | 47 | 0% | 0 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 56,724 | 80% | 11,683 | 63% |
| Total | 70,715 | 99% | 18,667 | 100% |

Table 7 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|------------|
| | Number | % | Number | % |
| 2000 or later | 15,903 | 22% | 2,589 | 14% |
| 1980-1999 | 29,602 | 42% | 8,115 | 43% |
| 1950-1979 | 21,781 | 31% | 6,801 | 36% |
| Before 1950 | 3,429 | 5% | 1,162 | 6% |
| Total | 70,715 | 100% | 18,667 | 99% |

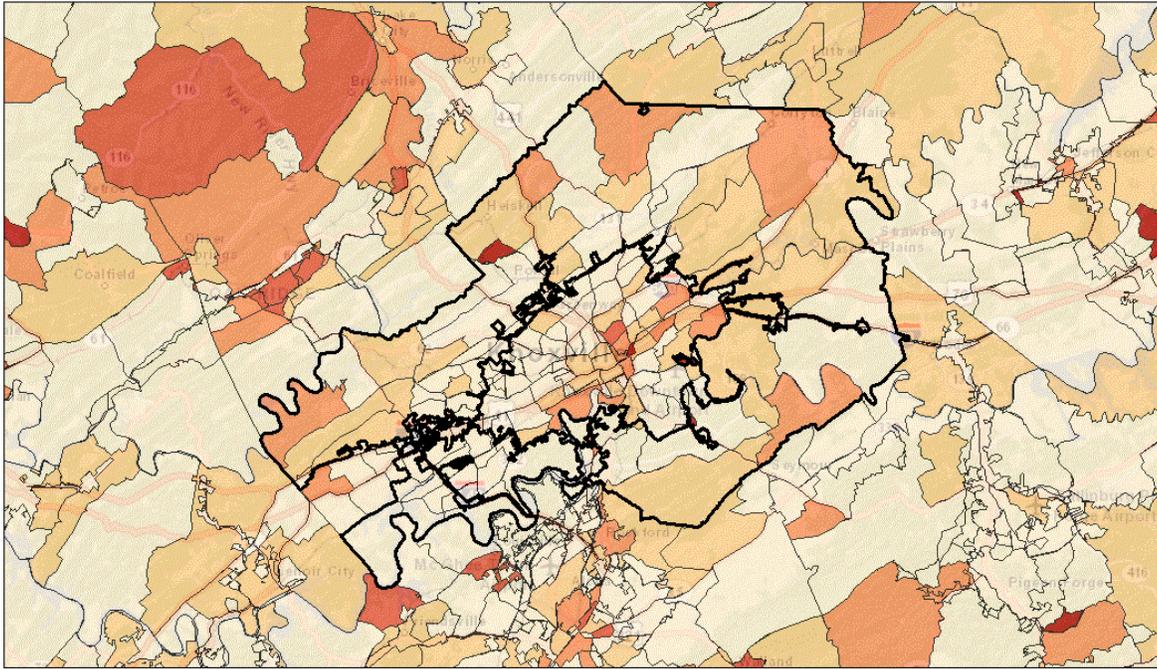
Table 8 – Year Unit Built

Data Source: 2007-2011 CHAS

Age of Housing

The table above provides details on the age of owner occupied and renter occupied housing units within Knox County. The maps below depict the prevalence of older rental housing units. The first map identifies the percentage of rental units built prior to 1949, while the second map depicts rental units built prior to 1980. The darker shaded areas have higher concentrations of older rental housing units, while the lighter shaded areas have younger housing stock.

Rental Units Built Before 1949 -



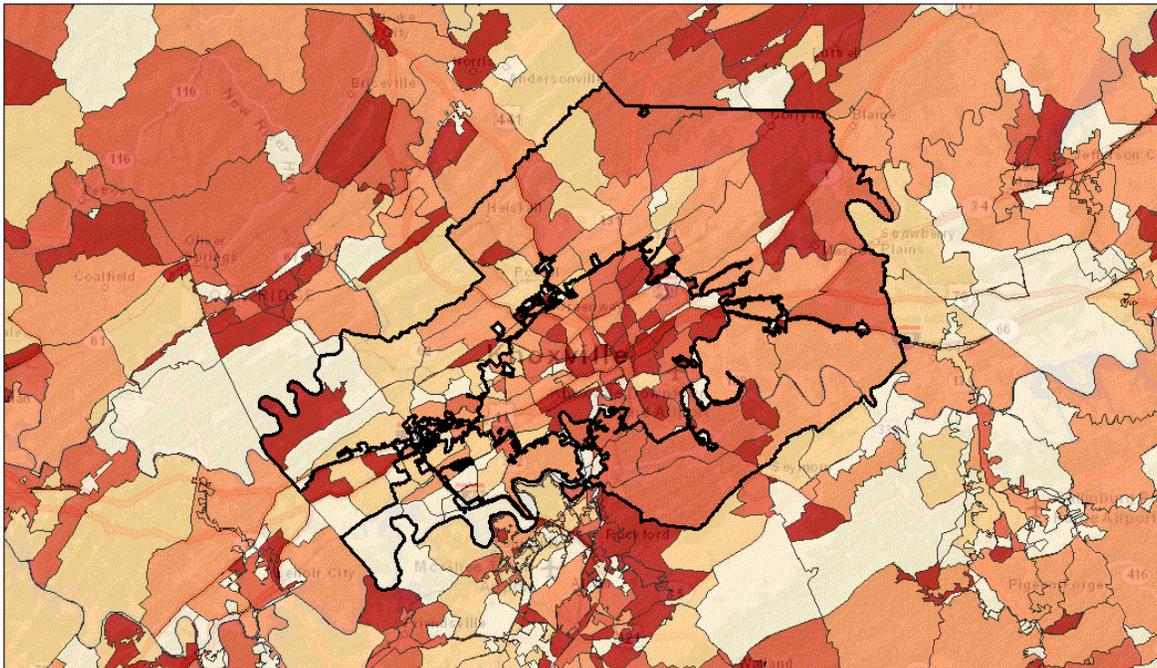
January 13, 2015



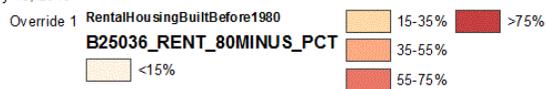
1:445,795
0 3.75 7.5 15 mi

0 5 10 20 km
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Rental Units Built Before 1980 -



January 13, 2015



1:445,795
0 3.75 7.5 15 mi

0 5 10 20 km
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Need for Owner and Rental Rehabilitation

Many homes built before 1980 contain lead-based paint. Nearly two-thirds of Knoxville's housing supply pre-dates 1980, comprising 54,354 units. In that total, 28,441 units are owner-occupied, while 25,913 are rentals. It is not known how much lead-paint remediation has occurred in recent years, however there likely remains sizeable potential for hazardous living conditions, nearly equally split between owner and renter units.

Another measure of housing challenges is provided in U.S. Census Bureau data on selected physical and financial conditions. Among Knox County's 89,382 occupied dwellings, 20,975 units, or 23.5 percent of the total, report one or more condition issues. By tenure, there are notable disparities: 66.7 percent of the units with condition problems are owner-occupied (13,991). The remaining 33.3 percent (6,984 units) are rentals.

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

Knox County's inventory of housing units built before 1980 is extensive and distributed throughout the County but with an emphasis on the east and south. Refer to map "Knox County's Low Income Families" and map "Knox County's Aging Housing Stock" to see the co-location of low income families and housing units built before 1980, those most likely to have lead-based paint hazards.

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

Introduction:

Knoxville's Community Development Corporation (KCDC), is the public housing agency serving Knox County.

PHA Overview

The Knox County Housing Authority's mission is to be the leader in making excellent affordable housing available for low and moderate-income persons in Knox County. KCDC offers a wide range of housing for seniors, the disabled, and family households - including 13 properties dedicated to families and 9 reserved for seniors, as well as housing choice vouchers for income eligible households.

Totals Number of Units

| | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0 | 73 | 7,329 | 7,407 | 0 | 6,978 | 540 | 0 | 4,950 |
| # of accessible units | | | 175 | | | | | | |

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

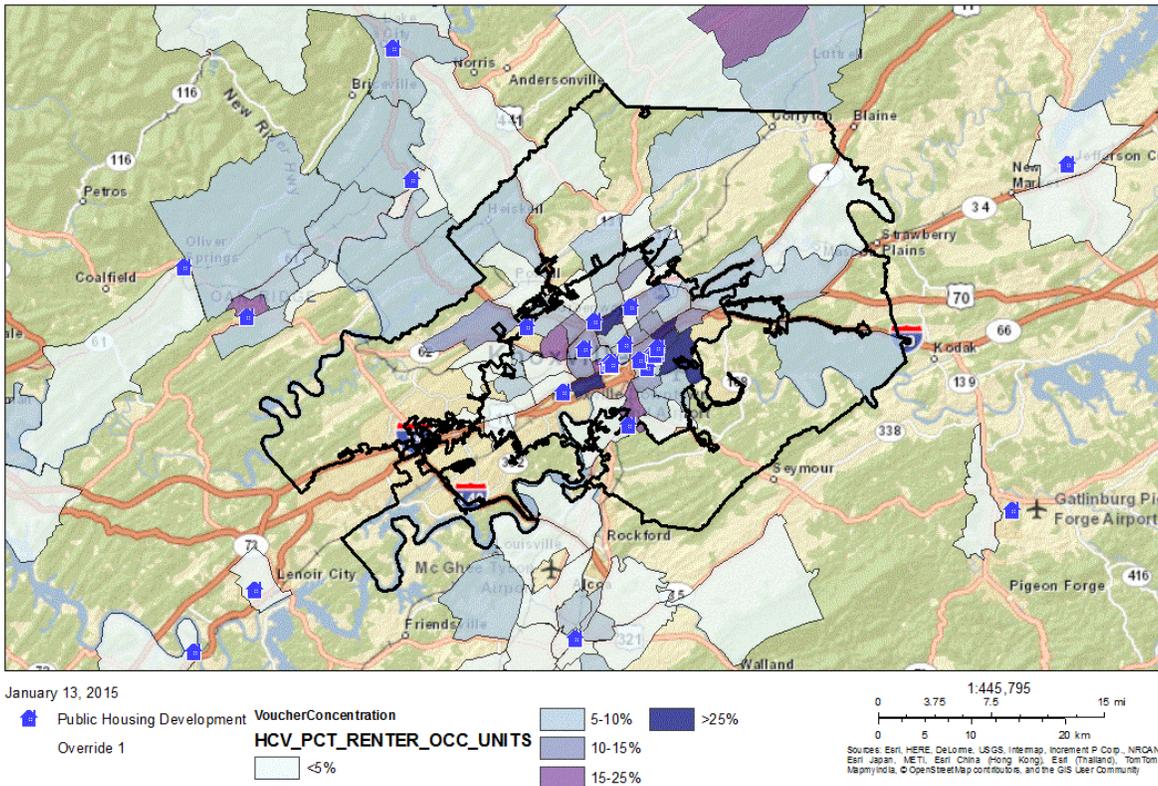
Table 11 – Total Number of Units by Program Type

Alternate Data Source Name:
KCDC Dashboard Effective 10/31/2014

Data Source

Comments:

Public Housing Developments & Voucher Concentration -



Public Housing and Vouchers

The above map shows the location of housing developments as well as the voucher concentration within the County. The blue homes each represent a public housing development. The coloration of the areas starts lighter where few housing vouchers are used and the lowest areas nearly white represent where less than 5% of the population uses a housing voucher. The darkest areas have greater than 25% of the population using a housing voucher.

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

Knoxville’s Community Development Corporation (KCDC), Knoxville, and Knox County’s Public Housing Authority (PHA), currently operates 3,063 public housing units at seventeen (17) locations. Between 2010 and 2015 KCDC applied for and received permission from HUD to demolish 86 units at Walter P. Taylor, 96 units at Lee Williams and four (4) units at Montgomery Village.

Public Housing units in Knox County have an average inspection score ranging from a low of 71 at Western Heights to a high of 100 at Eastport Residences II. However, most developments have average scores in the high eighties to mid nineties.

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|---------------------------------|--------------------------|
| Western Heights | 71 |
| Lonsdale Homes | 96 |
| Austin Homes | 77 |
| Guy B. Love Towers | 89 |
| Walter P. Taylor Homes | 77 |
| Dr. Lee Williams Senior Complex | 86 |
| Cagle Terrace | 90 |
| Northgate Terrace | 86 |
| North Ridge Crossing | 78 |
| Montgomery Village | 83 |
| Isabella Towers | 93 |
| Passport Homes | 90 |
| Passport Residences | 93 |
| The Vista | 80 |
| The Verandas | 89 |
| Valley Oaks | 95 |
| Autumn Landing | 93 |
| Eastport Residences I | 98 |
| Eastport Residences II | 100 |

Table 12 - Public Housing Condition

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

KCDC operates approximately 3,600 units within the City of Knoxville and Knox County. These units have received much attention and upgrades during the last five years. With the assistance of Knox County CDBG funding, various energy conservation measures have been addressed in the units within Knox County. The current five year physical needs data shows a total of over \$40 million will be needed to address aging infrastructure and capital items. Energy efficiency items and exterior upgrades are continuously needed to maintain efficiency of the properties for the benefit of the residents.

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

KCDC's strategy utilizes rehabilitation, new construction, acquisition and demolition to improve the quality of units and living environments of the residents. Limited and shrinking federal funds to modernize and repair public housing units are received on an annual basis. Other grant sources are utilized to help fill the unfunded liability gap of capital needs and resident services. Energy efficiency standards are implemented including Energy Performance Contracting and in all of the strategies mentioned above. Currently the Rental Assistance Demonstration (RAD) Program is being evaluated as a viable option to help address these issues at selected properties.

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

Introduction

Homelessness is a particularly troublesome and complex issue that plagues communities across the nation. A major reason that homelessness is so difficult to combat is that it has many causes with overlapping and interrelated variables. The cause of any one person's homelessness often lies, not in a single factor, but at the convergence of multiple events and conditions. From one angle, homelessness can be seen as an economic problem - caused by unemployment, foreclosure, or poverty. From another viewpoint, homelessness could appear to be a health issue - as many homeless persons struggle with one or more conditions such as mental illness, physical disability, HIV, or substance abuse. Looking at the problem another way, homelessness emerges as a social problem - with factors such as domestic violence, educational attainment, or race lying at the root. In reality, homelessness is caused by all of these issues, sometimes simultaneously. As such, fighting homelessness requires a truly collaborative, community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill)
- An institution that provides a temporary residence for individuals intended to be institutionalized
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Based on information in the 2014 Housing Inventory Count for the Knoxville-Knox County Continuum of Care, this community provides a significant array of shelter, services and housing for the homeless. A large part of those beds and services slots are available to serve broad needs, but there are also some that are designated to serve specific populations and needs. Households with adults and children are served with a number of designated emergency shelter beds, with the majority of those designated specifically for families that are escaping domestic violence situations. Rapid Rehousing programs provide families with help to gain access to permanent housing. Chronically homeless households and military veterans benefit from designated permanent supportive housing beds, both in specialized housing developments and in scattered-site locations supported with housing choice vouchers. Unaccompanied youth have been served with runaway shelter beds, which are being replaced with a scattered-site program model.

Facilities and Housing Targeted to Homeless Households

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 59 | 0 | 42 | 376 | 0 |
| Households with Only Adults | 397 | 71 | 293 | 351 | 5 |
| Chronically Homeless Households | 0 | 0 | 0 | 171 | 5 |
| Veterans | 0 | 0 | 0 | 96 | 14 |
| Unaccompanied Youth | 9 | 0 | 0 | 0 | 0 |

Table 13 - Facilities and Housing Targeted to Homeless Households

Data Source

Comments:

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

Health and Mental health services for the homeless in the Knoxville-Knox County CoC are primarily provided by Cherokee Health Systems and by the Helen Ross McNabb Center. Cherokee receives significant resources from indigent care funding provided by Knox County, and the McNabb Center is a community mental health provider supported in part by state mental health care funding. Both Cherokee and McNabb coordinate healthcare services with the full continuum of homeless services from shelter to permanent supportive housing. Dental and vision care services are provided in a clinic at the Volunteer Ministry Center. Employment services and employment training services are provided through the Tennessee Career Center, and through the Salvation Army, Knox Area Rescue Ministries as well as others. Services are both mainstream resources as well as customized to assist the homeless population.

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

This community has an additional need for emergency shelter, transitional housing, and affordable permanent housing for families with children. Of particular note is the need to accommodate families in various configurations without breaking up the family unit, including single men with children, families with adolescent male children, etc. There is also an additional need for services, rapid rehousing, and permanent supportive housing for military veteran families and individuals.

Below is a list of Emergency Shelters, Transitional Housing and Permanent Supportive Housing.

Emergency Shelter

Samaritan Place, Catholic Charities of East Tennessee: Emergency Shelter for elderly

Family Promise with area churches: Emergency Shelter for families with children

Helen Ross McNabb Center: Domestic violence shelter for women and families with children and Emergency Shelter for unaccompanied youth

Knox Area Rescue Ministries: Emergency Shelter for women and families with children and single adult men and women

Joy Baker Center and Men's Shelter: The Salvation Army, Emergency Shelter for women and families with children and a men's shelter for single men

Transitional Housing

Elizabeth's Homes and Samaritan Place, Catholic Charities of East Tennessee: Transitional housing for families with children and elderly

Family Crisis Center and Youth LINC, Helen Ross McNabb Center: Transitional housing for women and families with children who are victims of domestic violence and transitional housing for single young adults

Knox Area Rescue Ministries: Transitional housing for single men and women

Steps House, GPD Veteran's Program: Transitional housing for single men

The Salvation Army: Transitional housing for single men and women

YWCA: Transitional housing for single women

Permanent Supportive Housing (PSH)

Samaritan Place, Catholic Charities of East Tennessee: PSH for chronically homeless elderly

Helen Ross McNabb Center: PSH for single adults, women and families with children and women and families with children who are victims of domestic violence.

Homeward Bound and CAC, Knoxville-Knox County Community Action Committee: PSH for single adults and families with children

Parkridge Harbor, Positively Living: PSH for single men

Flenniken, Southeastern Housing Foundation: PSH for single adults

Operation SAVE, TN Valley Coalition to End Homelessness: PSH for veteran single adults and families with children

HUD-VASH, Veterans Administration: PSH for veteran single adults and families with children

Minvilla Manor, Volunteer Ministry Center: PSH for single adults

Volunteers of America: PSH for veteran single adults and families with children

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

Introduction

Individuals with disabilities, addiction, or health issues can vacillate in housing needs and as a result, it is a static situation dependent upon life circumstances. These individuals have needs distributed throughout emergency, transitional, and permanent supportive housing. The housing needs are many times dictated by the level of crisis bound within the life circumstances.

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

Individuals included in the above mentioned categories with disabilities, addiction, or health issues can vacillate in housing needs and as a result, it is a static situation dependent upon life circumstances. These individuals have needs distributed throughout emergency, transitional, and permanent supportive housing. The housing needs are many times dictated by the level of crisis bound within the life circumstances.

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

Helen Ross McNabb Center coordinates services with the full continuum of homeless services from shelter to permanent supportive housing. Case management is crucial to insuring individuals are appropriately housed dependent upon mental health and physical needs following institutional care. Additionally, Catholic Charities provides emergency shelter, transitional, and permanent supportive housing and services for the elderly that includes clients who are HIV/AIDS infected, or chronically ill who may require intermittent physical health care for both short and long-term health related issues.

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

PY15 will include funding to support both public services and housing services assisting individuals with special needs. Public service funding will be provided to Breakthrough Corporation, a non-profit dedicated to serving adult individuals with Autism. 92% of Breakthrough clients fall into extremely low income group. The agency provides day-services as well as supportive housing with personal assistance services. Knox County funding will support the Day Services Program for Autistic Adults.

Additionally, the PY15 Budget will include funding for Sertoma Center, a non-profit dedicated to serving intellectually challenged individuals. The funds will be provided for the rehab of (1) Sertoma Group Home to enhance handicapped accessibility needs within the group home.

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

PY15 will include both housing and public services funding to serve a diverse range of individuals classified in the low to moderate income eligible as follows:

Breakthrough Corporation: Autistic Adults Day Services, Helen Ross McNabb Center: Case Management for Mentally Ill, Knoxville Academy of Medicine: Healthcare for the Uninsured, Knox Housing Partnership: Senior Services, Knox County Public Defender: Recidivism Prevention Program, Senior Citizen's Home Assistance Program: Senior Care Giver Training Program, Volunteer Ministry Center, Dental Clinic: Dental Services for Low Income Individuals, Volunteer Ministry Center, Bush Family Refuge: Voucher Services for Food and Utilities, Catholic Charities: Emergency, Transitional and Permanent Supportive Housing, Knoxville's Community Development Corporation: Public Housing Energy Efficiency Upgrades, Knoxville/Knox County Community Action Committee: Emergency and Housing Rehab, Neighborhood Housing, Operation Backyard: Housing Rehab, and Sertoma Center: Special Needs Group Home Rehab.

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

Describe any negative effects of public policies on affordable housing and residential investment.

Currently, there are no known public policies negatively affecting housing and residential investments. Knox County promotes affordable housing for individuals and investors through any resources possible. Currently, Knox County maintains an inventory of properties that are obtained through non-payment of property taxes. In compliance with Tennessee Code Annotated, selected properties are released through two tax sales annually. Both individuals and investors are allowed to bid on Knox County properties, which are sold at below market values, allowing for a greater potential for individual and investor ownership of single family housing.

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

Introduction

This section provides insight into the economic development landscape within Knox County.

The table just below details the extent of business sector employment throughout the County. Unemployment, commuting times, and education are then considered.

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 295 | 290 | 0 | 1 | 1 |
| Arts, Entertainment, Accommodations | 10,938 | 3,700 | 13 | 9 | -4 |
| Construction | 3,770 | 3,210 | 5 | 8 | 3 |
| Education and Health Care Services | 15,306 | 5,203 | 19 | 13 | -6 |
| Finance, Insurance, and Real Estate | 5,584 | 1,958 | 7 | 5 | -2 |
| Information | 2,302 | 1,047 | 3 | 3 | 0 |
| Manufacturing | 8,507 | 6,528 | 10 | 16 | 6 |
| Other Services | 2,853 | 1,832 | 3 | 5 | 2 |
| Professional, Scientific, Management Services | 9,522 | 4,808 | 12 | 12 | 0 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 13,855 | 5,145 | 17 | 13 | -4 |
| Transportation and Warehousing | 3,479 | 3,391 | 4 | 8 | 4 |
| Wholesale Trade | 5,434 | 3,441 | 7 | 8 | 1 |
| Total | 81,845 | 40,553 | -- | -- | -- |

Table 14 - Business Activity

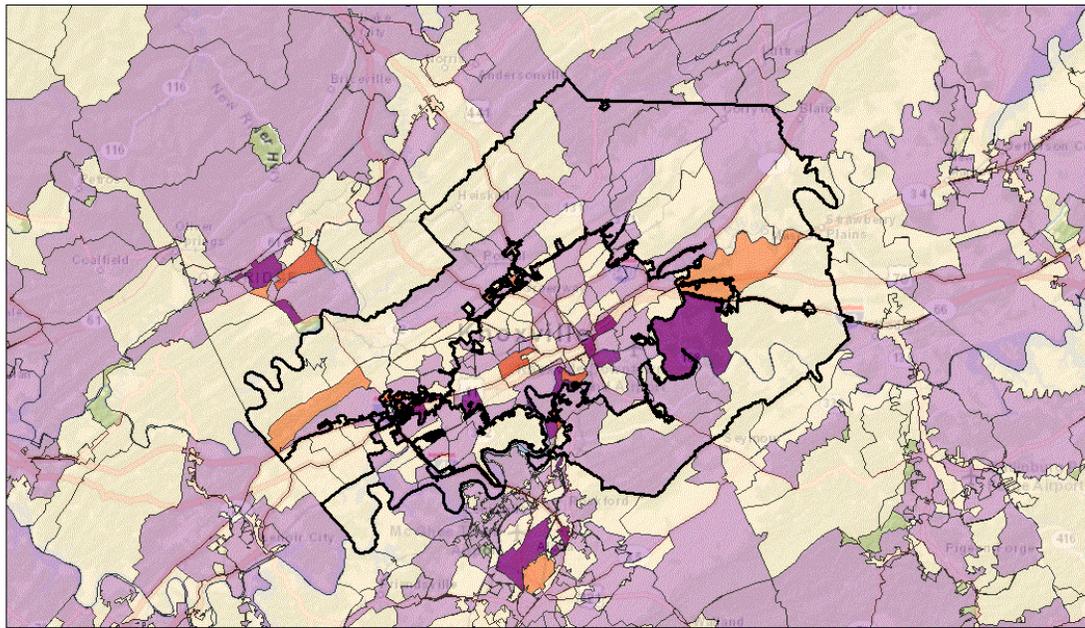
Data 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Job Sector

The following maps show the change in jobs throughout the region, both overall and broken down into primary sectors. The first map shows the change in total jobs. Dark purple and light purple are all losses with dark purple being the greatest loss with over 1,000 jobs. Off-white had between 0 and 1,000 jobs gained, while orange represents a more significant gain, and dark orange regions gaining over 2,500 jobs. The second map displays the change in Manufacturing Jobs in Knox County. Off white and purple regions all experienced manufacturing job losses, with dark purple losing over 1,500 jobs. Orange regions experienced some gain, though relatively small. The light orange regions gained between 0 and 500 jobs, while dark orange regions gained over 500 jobs. The third map displays the change in Education and Health Care Service Sector jobs. Purple regions experienced a loss with dark purple experiencing the greatest job loss with over 1,500 jobs. Off white regions gained up to 750 jobs with orange regions experiencing greater gains, which include dark orange areas gaining over 1,500 jobs in this sector. The final map displays the change in Retail Jobs. Purple

again represents loss with the darkest regions losing over 500 jobs. Off white regions gained between 0 and 250 jobs, while orange sectors gained greater numbers, the darkest of which gained over 500 jobs in the Retail sector.

Change in Total Jobs: Losses & Gains -



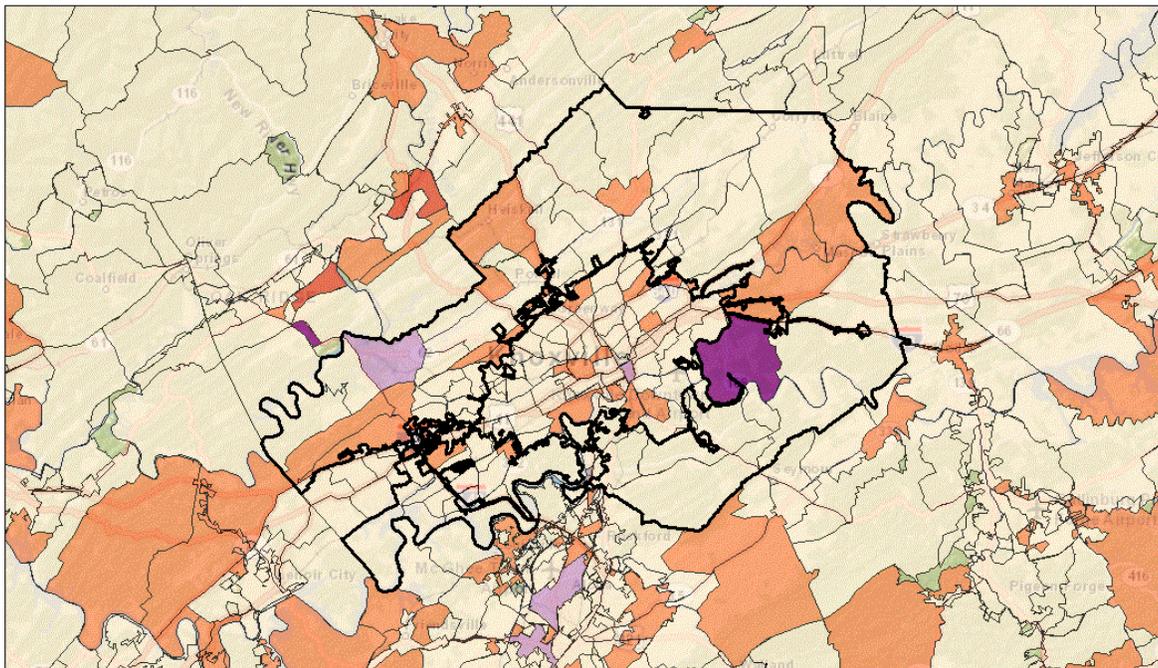
January 13, 2015

Override 1 **ChangelnTotalJobs**
CHG_JOBS

| | | | |
|--------------|----------|----------|-------------|
| Light Purple | -1,000-0 | Dark Red | >2,500 |
| Off-white | 0-1,000 | Orange | 1,000-2,500 |
| Dark Purple | <-1,000 | | |

1:445,795
 0 3.75 7.5 15 mi
 0 5 10 20 km
 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

Change in Manufacturing Jobs -



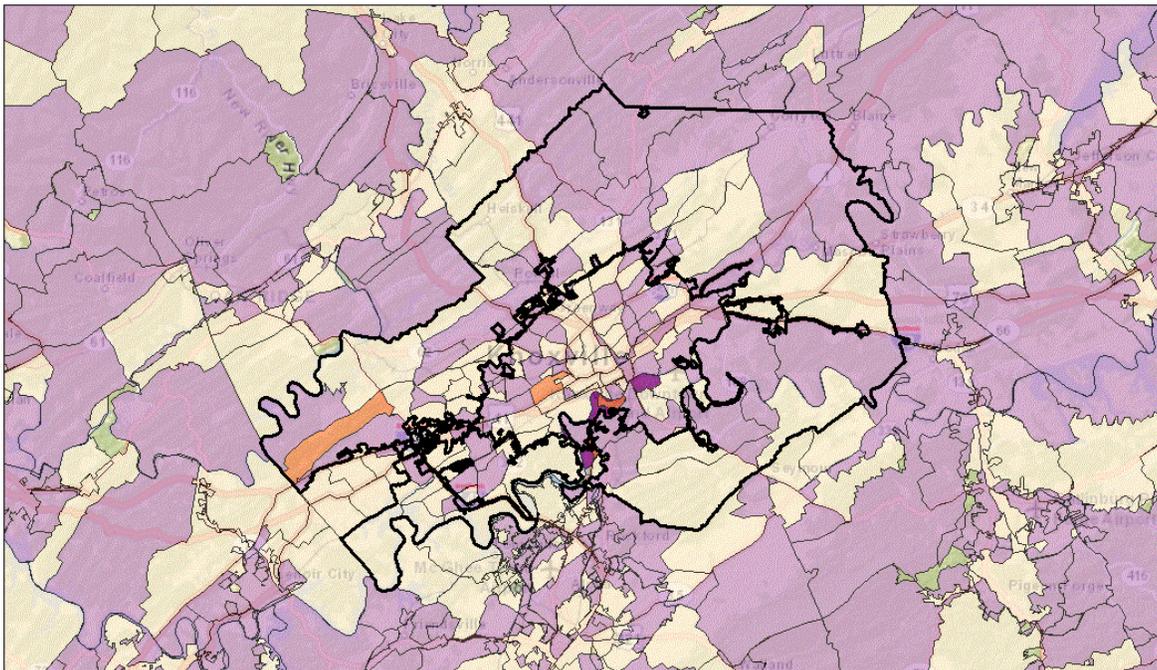
January 13, 2015

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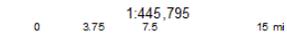
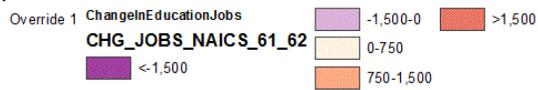
| | | | |
|--------------|-------------|----------|-------|
| Light Purple | -1,500--500 | Dark Red | >500 |
| Off-white | -500-0 | Orange | 0-500 |
| Dark Purple | <-1,500 | | |

1:445,795
 0 3.75 7.5 15 mi
 0 5 10 20 km
 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

Change in Education and Health Care Services Jobs -

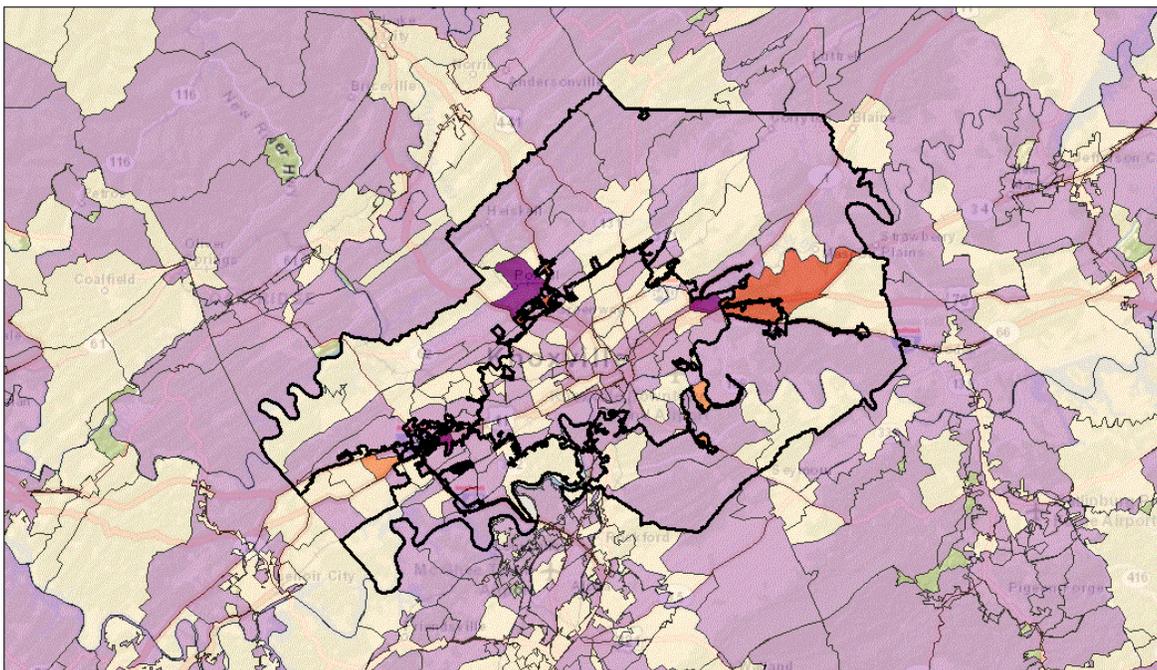


January 13, 2015

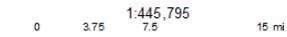
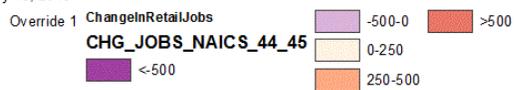


Source: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Change in Retail Jobs -



January 13, 2015



Source: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Labor Force

| | |
|--|---------|
| Total Population in the Civilian Labor Force | 123,069 |
| Civilian Employed Population 16 years and over | 116,653 |
| Unemployment Rate | 5.21 |
| Unemployment Rate for Ages 16-24 | 16.61 |
| Unemployment Rate for Ages 25-65 | 3.33 |

Table 15 - Labor Force

Data Source: 2007-2011 ACS

| Occupations by Sector | Number of People |
|--|------------------|
| Management, business and financial | 31,354 |
| Farming, fisheries and forestry occupations | 4,566 |
| Service | 8,770 |
| Sales and office | 32,741 |
| Construction, extraction, maintenance and repair | 9,250 |
| Production, transportation and material moving | 5,536 |

Table 16 - Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

| Travel Time | Number | Percentage |
|--------------------|----------------|-------------|
| < 30 Minutes | 80,874 | 73% |
| 30-59 Minutes | 26,344 | 24% |
| 60 or More Minutes | 3,095 | 3% |
| Total | 110,313 | 100% |

Table 17 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 4,212 | 623 | 3,465 |
| High school graduate (includes equivalency) | 23,441 | 1,580 | 7,878 |
| Some college or Associate's degree | 30,559 | 944 | 6,815 |
| Bachelor's degree or higher | 41,302 | 1,131 | 6,034 |

Table 18 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 352 | 228 | 522 | 1,387 | 2,779 |
| 9th to 12th grade, no diploma | 2,107 | 1,502 | 1,208 | 3,453 | 3,174 |
| High school graduate, GED, or alternative | 6,060 | 7,174 | 7,778 | 18,009 | 9,302 |
| Some college, no degree | 7,094 | 6,302 | 6,172 | 14,105 | 5,526 |
| Associate's degree | 805 | 2,485 | 3,499 | 5,788 | 1,266 |
| Bachelor's degree | 1,688 | 8,597 | 9,202 | 13,549 | 3,256 |
| Graduate or professional degree | 103 | 3,948 | 4,748 | 8,632 | 2,649 |

Table 19 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 17,815 |
| High school graduate (includes equivalency) | 25,580 |
| Some college or Associate's degree | 31,228 |
| Bachelor's degree | 45,019 |
| Graduate or professional degree | 57,728 |

Table 20 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Median Earnings in Past 12 Months based on Educational Attainment

As might be expected, median earnings are directly proportional to educational attainment. Those individuals with some college or an Associate’s degree can expect to earn over 75% as much as those persons who have not completed a high school diploma. Furthermore, those with a graduate degree earn approximately 2.25 times what a person with only a high school degree earns.

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

Knox County is the core area within the Knoxville Metropolitan Area and has a wide variety of employment sectors. The five major sectors that make up 63% of the business activities are:

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

Describe the workforce and infrastructure needs of the business community:

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

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

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

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

Citizens, elected officials, government agencies, and area businesses worked together over the past three years to complete a regional planning effort, Plan East Tennessee, or PlanET. That work included an economic development component, the purpose of which is to ensure prosperity and quality of life for all local citizens by attracting good paying jobs in growing industries.

From the public involvement process of PlanET, we learned that economic and workforce development is the highest priority for improving the future quality of life in the region. According to area residents and business owners, providing educational programs for new career opportunities is the most important method for creating new jobs.

Also learned during PlanET’s economic development initiative, regional employers identified shortcomings in the area’s infrastructure, jeopardizing the attraction of future business investment. According to local experts, we must maintain and enhance our network of transportation and utility options in order to attract new investment.

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

Improving public education and creating manufacturing jobs are important determinants of future quality of life in the Knox County area, according to citizens and business owners surveyed during the PlanET regional planning process. With over 33 percent of Knox County's young and middle career workers (18 to 44 years of age) reporting education attainment levels of only high school education or less, new efforts must be directed to post-secondary education and job training to make workers employable and to attract higher quality employers to the city.

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

The area is well-positioned to tackle workforce education and training needs. Knox County and surrounding communities are home to 10 public and private four-year post-secondary institutions, the largest of which includes the University of Tennessee (Fall 2013 enrollment of 27,171). Also located in Knox County and surrounding area are three community colleges that offer two-year associate degree programs. The largest is Pellissippi State Community College (Fall 2013 enrollment of 10,704). Additionally, several vocational and technical institutions serve the area.

Knox County Community Development administers the HUD Section 3 program. Through this program the department encourages contractors and sub-contractors to hire Section 3 residents and Section 3 businesses to the greatest extent possible. There also are several workforce training initiatives led locally. The Knoxville Chamber of Commerce includes staff dedicated to workforce training and preparedness who coordinate with the education community and area businesses.

In 2013, the U.S. Department of Labor awarded Pellissippi State Community College \$4,569,689 in grant funding for programs to train the workforce and facilitate students in earning credentials. State of Tennessee-funded workforce training initiatives include TNAchieves, which has supported more than 10,000 students in community or technical college. The program's mission is "to provide all Tennesseans with accessible and affordable post-secondary degree or credential opportunities that align with projected workforce demands" (TNAchieves.org). Tennessee Promise, another state program, provides last-dollar funding for community or technical college to every Tennessee high school student to eliminate the financial burden associated with post-secondary education.

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

Yes.

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

Due to funding constraints, economic development will not be a priority for any funded project. Based upon the results of citizen participation, interest groups and general public comments sought for the ConPlan development, the priorities for funded projects will be focused upon housing and public service.

MA-50 Needs and Market Analysis Discussion

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

There are 89,382 occupied housing units in Knox County, and 20,975 have at least one “selected physical and financial condition.” As defined by the U.S. Census Bureau, a “selected condition” includes: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) 1.01 or more occupants per room, 4) selected monthly owner costs as a percent of household income greater than 30 percent, or 5) gross rent as a percentage of household income greater than 30 percent. In Knox County, 20,172 units have one selected condition, 756 report two conditions, and 47 have three selected conditions. In all, just under one quarter of the County’s housing stock, 23.5 percent, have at least one reported condition.

Data on Knox County’s selected physical and financial conditions were mapped to identify geographic concentrations of units. Concentrations include census tracts where more than 23.5 percent of housing units have at least one selected condition, a rate exceeding the citywide average. Those areas with highest concentrations (37 – 49.9 percent) include Walker Springs (census tract 46.10), Bakertown (census tract 46.13), and Halls (census tract 62.08). All three areas are right on the County/City line. (Refer to map “Knox County’s Housing Units with Physical and Financial Conditions.”)

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

Currently, there are two Census Tracts which are predominately low-moderate income:

1. Tract 46.10 in the western portion of the County bordering the City of Knoxville with 62.06% LMI households;
and
2. Tract 62.08 in the north portion of the County bordering the City of Knoxville near Brown Gap Road with 59.02% LMI Households. This Tract includes a portion of the unincorporated area of Halls Crossroads.

Minority population concentrations, that is, areas where the minority share exceeds the countywide average, are small but there are three defined areas. Greatest concentrations of minority population, areas with highest concentrations (37 – 49.9 percent) are found in the following census tracts – in east Knox County along the Rutledge Pike (census tract 52.02) corridor, in the center of the county around Walker Springs (census tract 46.10) and in the south west of the county off Westland/I-140 (census tract 57.08). (Refer to map “Knox County’s Minority Population.”)

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

These neighborhoods have a predominantly lower income and low educational attainment population where many of these areas have lower housing costs. Census Tract 57.08 however has a high percentage of minority population but is in an area where median income is higher than other areas in the County.

Are there any community assets in these areas/neighborhoods?

In most of these areas, there are public facilities. These include parks, churches, libraries, schools, greenways and community centers. In addition to the public assets, most neighborhoods have nonprofits and churches that focus on improving the areas for all.

Are there other strategic opportunities in any of these areas?

The study area of the PlanET Strategic Plan identified through many drivers to improving the quality of life in the region including the five focus areas; Economic and Workforce Development, Environment, Healthy Communities, Housing and Neighborhoods, and Transportation and Infrastructure. Through this there is a strategic opportunity is to improve the housing needs for low income families and the homeless through renovation and development of more affordable housing.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan establishes a unified, coordinated vision for community development actions for the upcoming five years. Key elements of this Consolidated Plan are its emphasis on citizen participation and the collaborative nature of the process. The County uses the input from citizens and its community development partners to determine its housing and community development needs, to develop strategies for addressing those needs, and to undertake specific actions consistent with those strategies.

CDBG can fund a variety of activities to help low-income people and neighborhoods, such as housing rehabilitation, community services, infrastructure, economic development and business assistance. The HOME program can fund housing related activities such as construction, rehabilitation and rental assistance. The emphasis of the Knox County program will be primarily on CDBG activities as the HOME program will be discontinued in PY16 due to the fact that the U.S. Department of Housing and Urban Development (HUD) is discontinuing HOME funding for all jurisdictions funded with \$500,000.00 or below in HOME funds.

Knox County's primary focus for the CDBG funds will be on affordable and improved housing for low-to-moderate income populations, enhancing both public housing as well as single-family housing. Additionally, Knox County will focus on CDBG funding for public service projects to address the needs of low-to-moderate populations including service provision for medical, mental health, dental, homelessness prevention, and special needs.

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

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction.

While there is obviously a need for strategic actions across Knox County where the poverty rate has increased from 12.6% in 2000 to 16.0% in 2013, the limited resources force the County to make decisions among sectoral and geographic needs. Limited resources will be allocated in an annual application process aimed toward stakeholders and potential subrecipients who will be able to address the priorities established by Knox County.

To the degree possible, Knox County will concentrate on geographic areas of need or “pockets of poverty”. As demonstrated by the Median Household Income map, there are currently two low-income census tracts within Knox County: Tract 004610 in the western portion of the County bordering the City of Knoxville with 62.06% LMI households and Tract 006208 in the north portion of the County bordering the City of Knoxville near Brown Gap Road with 59.02% LMI Households. This Tract includes a portion of the unincorporated area of Halls Crossroads.

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

Priority Needs

Table 1 – Priority Needs Summary

| | | |
|------------------------------------|---|--|
| 1 | Priority Need Name | Housing Opportunities |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development |
| | Associated Goals | Expand Affordable Housing Options |
| | Description | Through the consolidated planning process, the County has determined that the expansion of housing services and affordable housing options to be one of its highest priorities. |
| Basis for Relative Priority | Through both data analysis and public hearing participation for Consolidated Plan development, it was determined by input from a broad scope of housing and service providers, there was a high need for better and affordable housing for the low-to-moderate needs population throughout Knox County. | |

| | | |
|----------|------------------------------------|---|
| 2 | Priority Need Name | Public Services |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development |
| | Associated Goals | Expand Public Services Offerings |
| | Description | Through the Consolidated Planning process, the County has identified the need to continue to provide support for organizations providing much needed public services for the residents of Knox County. |
| | Basis for Relative Priority | Through both data analysis and public hearing participation for Consolidated Plan development, it was determined by input from a broad scope of housing and service providers, the continued needs for public service funding. |

Narrative

Through both the public meeting process as well as the annual application process, information was provided by a cross section of private, social service and community organizations that daily interface with low-to-moderate income individuals in delivery of services. As a result, the information obtained from stated resources resulted in the need for affordable housing as well as public services. Under housing needs, a broad range of needs were indicated for homeownership, rental housing, as well as supportive housing. Homeownership priority needs were housing rehabilitation as well as energy efficiency needs. Rental needs ascertained were energy efficiency needs as well as lead based paint abatement. Supportive housing needs included both emergency as well as transitional housing. Under public service, priority needs were inclusive of senior services as well as services for the disabled. Health services, inclusive of mental health services, were indicated as a priority need as well.

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

Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|--|
| Tenant Based Rental Assistance (TBRA) | N/A |
| TBRA for Non-Homeless Special Needs | N/A |
| New Unit Production | With only \$300,486 in HOME funds, after setting aside the allowable HOME administrative funds in the amount of \$30,048 for Knox County to administer program, the County will have only \$270,438 in project funds to address housing problems. There are no plans for new unit production due to limited resources. |
| Rehabilitation | With only \$300,486 in HOME funds, after setting aside the allowable HOME administrative funds in the amount of \$30,048 for Knox County to administer program, the County will have only \$270,438 in project funds to address housing problems. With such limited HOME resources, the County will be concentrating efforts on CDBG housing rehab, if such funds are available. |
| Acquisition, including preservation | With only \$300,486 in HOME funds, after setting aside the allowable HOME administrative funds in the amount of \$30,048 for Knox County to administer program, the County will have only \$270,438 in project funds to address housing problems. With such limited HOME resources, the County will be acquiring or preserving limited existing units, but will be concentrating efforts on CDBG housing rehab, if such funds are available. |

Table 2 – Influence of Market Conditions

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

Introduction

As noted earlier, Knox County is addressing priority needs with only \$988,797 in CDBG funds, it is reasonable to assume that other resources may not be reasonably expected to be available as all the not-for-profits and lenders in the Knox County area have witnessed similar cutbacks to those experienced by the County.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan | Narrative Description |
|-------------|------------------|---|----------------------------------|----------------|----------------------|-------------|--|-------------------------|
| | | | Annual Allocation | Program Income | Prior Year Resources | Total | | |
| CDBG | Public - Federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | \$988,797 | \$30,000 | \$0 | \$1,018,797 | \$3,950,000 | |
| HOME | Public - Federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | \$300,486 | \$0 | \$0 | \$300,486 | \$300,000 | HOME program PY15 only. |

Table 3 - Anticipated Resources

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

Any additional funds to supplement the HUD funds would be provided through the funding sub-recipient and would be either public or state funds.

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

Knox County through non-payment of property taxes, obtains ownership of single-family housing. Selected properties are sold twice annually by a Tax Sale in which developers or individuals are allowed to purchase housing which may be used to house LMI individuals.

Discussion

With a 20% growth in the County population, which also included an increase in poverty, there is a growing demand for the County to serve more citizens. The major obstacle for Knox County in meeting the underserved needs of low and moderate-income citizens of the County is the lack of resources.

SP-40 Institutional Delivery Structure – 91.215(k)

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

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|---|---------------------------------------|--|------------------------|
| Breakthrough Corporation | Non-profit organizations | Non-homeless special needs Housing Public Services | Region |
| Catholic Charities of East Tennessee | Continuum of Care | Housing/Homelessness | Region |
| Helen Ross McNabb Center | Non-profit organizations | Homelessness | Region |
| InterFaith Health Clinic | Non-profit organizations | Public Facilities Public Services | Region |
| Knox Co. Public Defenders Community Law Office | Other | Homelessness | Region |
| Knox County Health Department | Departments and agencies | Non-homeless special needs Public Services | Region |
| Knoxville Academy of Medicine | Other | Public Services | Region |
| Knoxville/Knox Co Community Action Comm. | Departments and agencies | Housing | Region |
| Knoxville’s Community Development Corporation | Non-profit organizations | Public Housing | Region |
| Knoxville Habitat for Humanity, Inc. | Non-profit organizations | Housing Ownership | Region |
| Knox Housing Partnership | Non-profit organizations | Housing Ownership Rental | Region |
| Knoxville/Knox County Continuum of Care | Continuum of care | Homelessness | Region |
| Knoxville Leadership Foundation | Community/Faith-based organization | Housing Ownership/Rehab | Region |
| Senior Citizens Home Assistance Service, Inc. | Non-profit organizations | Housing Public Services | Region |
| Sertoma Center, Inc. | Non-profit organizations | Housing | Region |
| University of Tennessee/Knox HMIS | Public institution | Homelessness | Region |
| Volunteer Ministry Center | Community/Faith-based organization | Homelessness | Region |
| YWCA of Knox County | Non-profit organizations | Housing | Region |

Table 4 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

Knox County will continue to fund service providers and non-profit agencies that have been serving the low-to-moderate income populations in Knox County historically. Funded agencies are reviewed prior to selection in the annual application process. Review is completed to assess financial, institutional and staffing capabilities prior to funding.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | |
| Legal Assistance | X | | |
| Mortgage Assistance | X | | |
| Rental Assistance | X | X | |
| Utilities Assistance | X | | |
| Street Outreach Services | | | |
| Law Enforcement | | | |
| Mobile Clinics | | | |
| Other Street Outreach Services | | | |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | | |
| Child Care | | | |
| Education | | | |
| Employment and Employment Training | | | |
| Healthcare | X | | |
| HIV/AIDS | | | |
| Life Skills | | | |
| Mental Health Counseling | X | | |
| Transportation | | | |
| Other | | | |
| | | | |

Table 5 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Based on information in the 2014 Housing Inventory Count for the Knoxville-Knox County Continuum of Care, this community provides a significant array of shelter, services, and housing for the homeless. A large part of those beds and services slots are available to serve broad needs, but there are also some that are designated to serve specific populations and needs. Households with adults and children are served with a number of designated emergency shelter

beds, with the majority of those designated specifically for families that are escaping domestic violence situations. Rapid Rehousing programs provide families with help to gain access to permanent housing. Chronically homeless households and military veterans benefit from designated permanent supportive housing beds, both in specialized housing developments and in scattered-site locations supported with housing choice vouchers. Unaccompanied youth have been served with runaway shelter beds, which are being replaced with a scattered-site program model.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Strengths identified by Knox County include Health and Mental health services for the homeless provided by Cherokee Health Systems and by the Helen Ross McNabb Center, a community mental health provider supported in part by state mental health care funding. Both Cherokee and McNabb coordinate healthcare services with the full continuum of homeless services from shelter to permanent supportive housing. Dental and vision care services are provided in a clinic at the Volunteer Ministry Center. Special needs populations are provided services through agencies such as Breakthrough Corporation (Autistic Adults) as well as Sertoma Center (Developmentally Challenged). Both agencies provide day services as well as supportive housing.

Employment services and employment training services are provided through the Tennessee Career Center, and through the Salvation Army, Knox Area Rescue Ministries as well as others. Services are both mainstream resources as well as customized to assist the homeless population. Gaps identified in this community include an additional need for emergency shelter, transitional housing, and affordable permanent housing for families with children; of particular note is the need to accommodate families in various configurations without breaking up the family unit, including single men with children, families with adolescent male children, etc. There is also an additional need for services, rapid rehousing, and permanent supportive housing for military veteran families and individuals.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

This jurisdiction's community homelessness plan seeks to coordinate and improve our emergency and transitional housing resources. In particular, the focus is on achieving positive outcomes for each individual family, and measurement of success in gaining access to permanent housing and needed resources, rather than ongoing distribution of meals and shelter nights. Knox County plans to provide both public service as well as housing funding for agencies serving individuals at risk for homelessness in an attempt to divert homelessness.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

| | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|--|------------|----------|---|-----------------|--|----------------------|---|
| 1 | Expand Public Services Offerings | 2015 | 2019 | Non-Homeless Special Needs Non-Housing Community Development | | Housing Opportunities Public Services | CDBG: \$740,000 | Public service activities other than Low/Moderate Income Housing Benefit: 47,000 Persons Assisted |
| 2 | Expand Affordable Housing Opportunities. | 2015 | 2019 | Affordable Housing | | | CDBG: \$3,177,690 | Rental units rehabilitated: 450 Household Housing Unit Homeowner Housing Rehabilitated: 465 Household Housing Unit Homelessness Prevention: 140 Persons Assisted |

Table 6 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|---|
| 1 | Goal Name | Expand Public Services Offerings |
| | Goal Description | The County will continue to provide direct and indirect support to organizations providing public services to the residents of Knox County. |
| 2 | Goal Name | Expand Affordable Housing Opportunities. |
| | Goal Description | The County will continue to provide support for the development and operations of affordable housing opportunities. |

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Based on the goals outlined above, at least 940 low-income persons will be served by the Knox County Community Development Department. In addition, 140 homeless individuals will receive prevention services, which may include housing assistance.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The agency owns, manages and maintains more than 4,000 low-income rental units in the city and administers a program that allows approximately 1,700 families to secure affordable housing in the private market in Knoxville. As the major affordable housing provider, Knox County may refer eligible clients to Knoxville’s Community Development Corporation for housing vouchers and shelter.

Activities to Increase Resident Involvements

All public housing residents have been invited to participate in the public hearings held in conjunction with the development of the 2015-2020 Consolidated Plan.

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

No.

Plan to remove the ‘troubled’ designation

Knoxville’s Corporation Development Corporation is not “troubled” under 24 VFR Part 902

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Currently, there are no known public policies negatively affecting housing and residential investments. Knox County promotes affordable housing for individuals and investors through any resources possible. Currently, Knox County maintains an inventory of properties that are obtained through non-payment of property taxes. In compliance with Tennessee Code Annotated, selected properties are released through two tax sales annually. Both individuals and investors are allowed to bid on Knox County properties, which are sold at below market values, allowing for a greater potential for individual and investor ownership of single family housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In conjunction with the development of the 2015-2020 Consolidated Plan, Knox County is updating an Analysis of Impediments to Fair Housing that will address many of the barriers to Fair Housing. Based on the input of citizens at the October 30, 2014 public meeting, several barriers to affordable housing were cited that included:

- Adequate funds for emergency and minor home repairs for low-income homeowners
- Downpayment and closing cost assistance for first time homeowners
- Energy efficient improvements to lower the utility costs of low-income renters
- Affordable newly constructed homeowner and rental units
- Adequate, affordable and accessible housing for special needs populations

There are no known county policies, including zoning and land use that create barriers to affordable housing in Knox County.

SP-60 Homelessness Strategy – 91.215(d)

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

Street outreach programs are provided through CAC Homeward Bound, Helen Ross McNabb Center's PATH program, Positively Living, and others. Outreach is conducted to inform unsheltered persons of available resources and to encourage them to take advantage of these resources. The Homeless Coalition convenes an interagency workgroup to coordinate efforts and resources to work with particularly challenging cases in order to get them off the streets, into permanent housing and connected with appropriate resources.

Addressing the emergency and transitional housing needs of homeless persons

Knox County's community homelessness plan seeks to coordinate and improve our emergency and transitional housing resources. In particular, the focus is on achieving positive outcomes for each individual family, and measurement of success in gaining access to permanent housing and needed resources, rather than ongoing distribution of meals and shelter nights.

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.

Knox County is implementing several rapid rehousing initiatives, with a focus on shortening duration of homelessness, gaining access to appropriate, affordable, permanent housing, and gaining access to appropriate services and resources that will help each individual and family become stabilized in permanent housing. Programs are focused in particular on chronically homeless individuals and families, as well as veteran households and families.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Knox County is seeking to implement targeted homelessness prevention efforts that can successfully identify families and individuals at immediate risk of homelessness and provide the appropriate intervention that will prevent homelessness. Already Knox County is implementing an initiative to provide case management for disabled and elderly public housing residents who are identified as being in immediate danger of eviction. Case management services have proved highly effective at remedying the circumstances that would cause eviction and helping the tenants remain stably

housed. The local utility service is coordinating with the Knoxville-Knox County CAC to fund and carry out a weatherization program targeted to low-income residents whose high utility bills are likely to endanger their ability to remain housed. Knoxville Utilities Board will be implementing a program to round up customers' utility bills to the nearest dollar and to use the funds raised to pay for the weatherization program. This jurisdiction will continue to look for other similar interventions that can prevent homelessness by stabilizing individuals and families in their existing housing.

SP-65 Lead based paint Hazards – 91.215(i)

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

Any potential project under consideration is evaluated for lead if the structure was constructed prior to 1978. An environmental review is conducted on all construction projects and if environmental consultants deem the project contains lead, then necessary remediation is conducted. The Knox County minor home repair agency has lead-based paint certified staff and equipment. Also, qualified contractors are utilized to remove lead-based paint, if required.

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

Assessment and remediation are components of all Knox County housing projects completed with HUD funds. Hazards are relatively low for Knox County housing projects as most projects fall below Lead Safe Work Practices. If hazards are identified, remediation will be conducted.

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

The Knox County Housing Agency funded for housing rehab is contractually required to follow Lead Based Paint regulatory requirements for all HUD funded projects. Additionally, Knox County maintains a Minor Home Repair Policy and Procedure Manual with the Housing Agency to complete Minor Home Repairs. The Manual contains a Lead Safe Housing Policy that is reviewed every (3) years and updated, if needed, to comply with federal, state and local lead-based paint regulations.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

Knox County is committed to reduce the number of poverty-level families within the County and uses the resources of many community partners, including the Knoxville-Knox County Community Action Agency, which has decades of service to the poor, the working poor, and the homeless in the Knoxville/Knox County community. With Knoxville's Community Development Corporation as a major housing partner, the County seeks housing, whether units or vouchers, to help the poor find housing. The County works with the Continuum of Care to provide a spectrum of housing from shelters to transitional to permanent housing for the homeless, the formerly homeless, and especially the chronically homeless.

With the goal of reducing poverty within the County, the County has made a priority to use CDBG funds to provide much needed public services for the low and very-low income population. The range of public services funding includes services for mental health, health care, dental care or special needs care. In addition to making the reduction of poverty a priority, the County encourages Section 3 training, contracting and reporting when applicable to increase employment opportunities for low-to-moderate populations.

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

To the degree possible given limited resources, Knox County is attempting to coordinate with any affordable housing plans. The end date for the County's participation in the HOME program will be June 30, 2016. With that date in mind, Knox County has fully committed all 2013 and 2014 HOME funds. The County anticipates receiving \$300,486 in HOME funds for PY 2015 that will be spent completely as the County heads toward June 30, 2016 at the conclusion of the HOME program.

SP-80 Monitoring – 91.230

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

Knox County uses a risk-analysis, performance-based system to determine the priorities and frequency for monitoring subrecipients. Emphasis is paid to guaranteeing that subrecipients and other partners funded with HUD funds comply with all HUD requirements, specific grant requirements and all federal requirements such as the financial standards outlined in the new COFAR, any regulations that govern Fair Housing and Equal Opportunity, environmental standards (including an environmental review for all projects before federal funds are drawn). Every project will be monitored throughout each fiscal year. Public Service projects are monitored on a monthly basis by reports provided by funded agencies for desk based monitoring. Construction projects are monitored throughout the construction phases to insure applicable regulatory requirements, such as Davis Bacon and Section 3 are being complied with by contractors and sub-contractors. Additionally, all funded agencies receive on-site monitoring in addition to the monthly desk based monitoring. Construction projects are monitored annually throughout the affordability period.

Annual Plan

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

Introduction

Knox County is addressing priority housing needs with \$988,797 in CDBG funds and \$300,486 in HOME funds for PY15. It is reasonable to expect that other resources may not be available as the not-for-profits in Knox County have witnessed decreased funding resources. Additionally, both state and local governments have experienced budgets constraints which have resulted in the elimination or reduction of funding for these type projects.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan | Narrative Description |
|---------|------------------|---|----------------------------------|----------------|----------------------|-------------|---|------------------------------|
| | | | Annual Allocation | Program Income | Prior Year Resources | Total | | |
| CDBG | Public - Federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | \$988,797 | \$30,000 | \$0 | \$1,018,797 | \$3,950,000 | |
| HOME | Public - Federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | \$300,486 | \$0 | \$0 | \$300,486 | \$300,000 | HOME program for PY 15 only. |

Table 1 - 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

Any additional funds to supplement the HUD funds would be provided through the sub-recipient funding and would be either public or state funds.

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

Knox County through non-payment of property taxes, obtains ownership of single-family housing. Selected properties are sold twice annually by a Tax Sale in which developers or individuals are allowed to purchase housing which may be used to house LMI individuals.

Discussion

With a 20% growth in the County population, which also included an increase in poverty, there is a growing demand for the County to serve more citizens. The major obstacle for Knox County in meeting the underserved needs of low and moderate-income citizens of the County is the lack of resources.

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|-----------------|-----------------------|---|--|
| 1 | Expand Public Services Offerings | 2015 | 2019 | Non-Homeless Special Needs Non-Housing Community Development | | Public Services | CDBG: \$148,000 | Public service activities other than Low/Moderate Income Housing Benefit: 9588 Persons Assisted |
| 2 | Expand Affordable Housing Opportunities. | 2015 | 2019 | Affordable Housing | | Housing Opportunities | CDBG: \$635,538 HOME \$267,000 | Rental units rehabilitated: 102 Household Homeowner Housing Rehabilitated: 93 Household Homelessness Prevention: 28 Persons Assisted |

Table 2 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|---|
| 1 | Goal Name | Expand Public Services Offerings |
| | Goal Description | The County will continue to provide direct and indirect support to organizations providing public services to the residents of Knox County. |
| 2 | Goal Name | Expand Affordable Housing Opportunities. |
| | Goal Description | The County will continue to provide support for the development and operations of affordable housing opportunities. |

AP-35 Projects – 91.220(d)

Introduction

With the decision to concentrate CDBG and HOME resources on housing and public services, Knox County decided to focus resources to experienced local providers who both address the issues facing low-to-moderate income populations and have a proven track record of providing quality services to those populations.

The following provides a summary of CDBG and HOME projects for PY15:

- Breakthrough Corporation: Provision of adult day services for Autistic individuals
- Helen Ross McNabb Center: Provision of case management for individuals diagnosed with mental health problems
- Knoxville Academy of Medicine: Provision of healthcare delivery for the uninsured
- Knox Housing Partnership: Provision of senior citizen case management at multi-family LMI housing
- Knox County Public Defender’s Office: Provision of services to reduce recidivism in criminal justice system
- Senior Citizens Home Assistance Service: Provision of training for healthcare aids in the home setting for seniors
- UT HMIS: Provision of tracking of homeless services in Knox County
- Volunteer Ministry Center, Dental Care: Provision of dental care for LMI clients
- Volunteer Ministry Center, Bush Family Refuge: Provision of vouchers to assist LMI clients to maintain housing
- Catholic Charities: Provision of Emergency Shelter and Supportive Housing to prevent senior homelessness
- Knoxville’s Community Development Corporation: Provision of Public Housing
- Knoxville-Knox County Community Action Committee: Provision of minor home repair to LMI clients
- NHI, Operation Backyard: Provision of minor home repair to LMI clients
- Sertoma Center: Provision of housing for developmentally challenged LMI clients
- Knox Housing Partnership: Acquisition and/or rehab of single or multi-family housing

Projects

| # | Project Name |
|---|------------------------------------|
| 1 | CDBG - Public Services - PY2015 |
| 2 | CDBG - Housing Activities - PY2015 |
| 3 | KHP - CHDO - PY2015 |

Table 3 - Project Information

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

While there is obviously a need for strategic actions across Knox County where the poverty rate has increased from 12.6% in 2000 to 16.0% in 2013, the limited resources force the County to make decisions among sectoral and geographic needs. Limited resources will be allocated in an annual application process aimed toward stakeholders and potential subrecipients who will be able to address the priorities established by Knox County.

To the degree possible, Knox County will concentrate on geographic areas of need or “pockets of poverty”. As demonstrated by the Median Household Income map, there are currently two low-income census tracts within Knox County: Tract 004610 in the western portion of the County bordering the City of Knoxville with 62.06% LMI households and Tract 006208 in the north portion of the County bordering the City of Knoxville near Brown Gap Road with 59.02% LMI Households. This Tract includes a portion of the unincorporated area of Halls Crossroads.

HUD resources will be allocated and used across the entire county, depending on individual need, low-income status and special needs to be addressed. While the services will be county-wide, the County will try to concentrate on the two census tracts most impacted by poverty and lack of resources, if possible.

AP-38 Project Summary

| | | |
|----------|--|---|
| 1 | Project Name | CDBG - Public Services - PY2015 |
| | Goals Supported | Expand Public Services Offerings |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$148,000 |
| | Description | All CDBG funded Activities are described below. |
| | Target Date | 5/30/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | Public service activities other than Low/Moderate Income Housing Benefit: 9588 Persons Assisted |
| | Location Description | All activities will take place within the jurisdiction of Knox County. |
| | Planned Activities | Knox County will focus on public service projects to address the needs of low-to-moderate populations including medical, mental health, dental, homelessness prevention, and special needs. |
| 2 | Project Name | CDBG - Housing Activities - PY2015 |
| | Goals Supported | Expand Affordable Housing Opportunities. |
| | Needs Addressed | Housing Opportunities |
| | Funding | CDBG: \$635,538 |
| | Description | All CDBG funded Housing Activities are detailed below. |
| | Target Date | 5/30/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | An estimated 219 households will benefit from Housing related activities. |
| | Location Description | All activities will take place within the jurisdiction of Knox County. |
| | Planned Activities | Knox County will focus CDBG funding on emergency housing for homeless seniors, rental rehab, owner-occupied rehab and rehab of permanent supportive housing. |
| 3 | Project Name | KHP - CHDO - PY2015 |
| | Target Area | |
| | Goals Supported | Expand Affordable Housing Opportunities. |
| | Needs Addressed | Housing Opportunities |
| | Funding | HOME: \$267,000 |
| | Description | KHP CHDO activities for 2015: Provision of housing, either single family or multi-family housing for LMI clients. |
| | Target Date | 5/30/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | Knox County will provide CHDO funding for multi-family rental acquisition /rehab for LMI populations. An estimated four units to serve four families is anticipated by the acquisition. |
| | Location Description | All activities will take place within the jurisdiction of Knox County. |
| | Planned Activities | KHP CHDO activities - including rental acquisition and rehab as well as owner occupied rehabilitation. |

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

There were two low-income census tracts in Knox County that would be classified as “pockets of poverty” and when possible, the County will focus on both public services and housing to address the needs of those areas, when feasible.

Rationale for the priorities for allocating investments geographically

While there is obviously a need for strategic actions across Knox County where the poverty rate has increased from 12.6% in 2000 to 16.0% in 2013, the limited resources force the County to make decisions among sectoral and geographic needs. Limited resources will be allocated in an annual application process aimed toward stakeholders and potential subrecipients who will be able to address the priorities established by Knox County.

To the degree possible, Knox County will concentrate on geographic areas of need or “pockets of poverty”. As demonstrated by the Median Household Income map, there are currently two low-income census tracts within Knox County: Tract 004610 in the western portion of the County bordering the City of Knoxville with 62.06% LMI households and Tract 006208 in the north portion of the County bordering the City of Knoxville near Brown Gap Road with 59.02% LMI Households. This Tract includes a portion of the unincorporated area of Halls Crossroads.

HUD resources will be allocated and used across the entire county and when possible in the census tracts demonstrating a greater area of need.

Discussion

While both public services as well as housing will be provided county-wide to individuals that meet the low-to-moderate income qualifications determined by HUD, the County will try to concentrate on the two census tracts most impacted by poverty and lack of resources, when feasible. The priorities selected to focus upon are dependent upon citizen participation, public comments and annual applications submitted to Knox County by agencies serving in both Public Service and Housing delivery.

AP-55 Affordable Housing – 91.220(g)

Introduction

Knox County will be focused upon both housing rehab as well as acquisition for PY15. PY15 CDBG funds will be utilized for housing rehab for both single family housing, group homes serving special needs populations as well as public housing. PY15 HOME funds will be utilized for acquisition and/or rehab of multi-family housing for low-to-moderate individuals. The charts below provide detailed information as to the expected funding emphasis with PY15 CDBG and HOME funds.

| One Year Goals for the Number of Households to be Supported | |
|---|-----|
| Homeless | 28 |
| Non-Homeless | 188 |
| Special-Needs | 3 |
| Total | 219 |

Table 4 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|---|-----|
| Rental Assistance | 0 |
| The Production of New Units | 0 |
| Rehab of Existing Units | 219 |
| Acquisition of Existing Units | 4 |
| Total | 223 |

Table 5 - One Year Goals for Affordable Housing by Support Type

Discussion

The potential of addressing all housing needs will be highly unlikely due to limited funding for Knox County. The County will be concentrating on CDBG rehab and expect 219 households to benefit from CDBG Housing-related activities and HOME funds will be concentrated upon acquisition and/or rehab of multi-family housing with the goals of serving 4 households with the acquisitions of 4 units.

AP-60 Public Housing – 91.220(h)

Introduction

Knox County does not own nor operate a public housing authority. Knoxville’s Community Development Corporation (KCDC), while located in the city of Knoxville, serves the needs of all the public housing residents within the city and county. KCDC owns, manages and maintains more than 4,000 low income rental units in the city and administers a program that allows approximately 1,700 families to secure affordable housing in the private market in Knoxville. As the major affordable housing provider, Knox County may refer eligible clients to KCDC for housing vouchers and shelter.

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

KCDC owns, manages and maintains more than 4,000 low income rental units in the city and administers a program that allows approximately 1,700 families to secure affordable housing in the private market in Knoxville. As the major affordable housing provider, Knox County may refer eligible clients to KCDC for housing vouchers and shelter.

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

Actions to encourage public housing residents to become more involved in the management of KCDC and participate in homeownership will be addressed by KCDC in their Priority Plan.

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

KCDC is not “troubled” under 24 CFR Part 902.

Discussion

As noted earlier, Knox County does not operate a housing authority directly; however, Knox County may refer eligible clients to KCDC for housing vouchers and shelter.

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

Introduction

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

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

This jurisdiction is implementing several rapid rehousing initiatives, with a focus on shortening the duration of homelessness, gaining access to appropriate, affordable, permanent housing, and gaining access to appropriate services and resources that will help each individual and family become stabilized in permanent housing. Programs are focused in particular on chronically homeless individuals and families, as well as veteran households and families. Street outreach programs are provided through CAC Homeward Bound, Helen Ross McNabb Center's PATH program, Positively Living and others. Outreach is conducted to inform unsheltered persons of available resources and to encourage them to take advantage of these resources. The Homeless Coalition convenes an interagency workgroup to coordinate efforts and resources to work with particularly challenging cases in order to get them off the streets, into permanent housing and connected with appropriate resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

This jurisdiction's community homelessness plan seeks to coordinate and improve our emergency and transitional housing resources. In particular, the focus is on achieving positive outcomes for each individual family, and measurement of success in gaining access to permanent housing and needed resources, rather than ongoing distribution of meals and shelter nights. The County will provide funding for facility rehab which will increase shelter bed counts for emergency shelter and transitional housing.

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

This jurisdiction is implementing several rapid rehousing initiatives, with a focus on shortening the duration of homelessness, gaining access to appropriate, affordable, permanent housing, and gaining access to appropriate services and resources that will help each individual and family become stabilized in permanent housing. Programs are focused in particular on chronically homeless individuals and families, as well as veteran households and families.

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.

CDBG funding will be provided to agencies that deliver a broad range of services, such as mental health, dental, medical, employment and other vital service provisions as well as housing for those at the highest risk for homelessness. Additionally, CDBG funding is provided for at risk individuals with housing by providing utilities assistance as well as payment assistance with vouchers. The jurisdiction is implementing several rapid rehousing initiatives, with a focus on shortening the duration of homelessness, gaining access to appropriate, affordable, permanent housing, and gaining access to appropriate services and resources that will help each individual and family become stabilized in permanent housing.

Discussion

The homeless population of Knox County is served by the local Continuum of Care and the delivery system provided by various social service providers, many of which are funded to work with special needs populations by Knox County. With the loss of HOME funding in 2016, the resources available for housing across all housing needs will be impacted. To the degree possible, the County supports the efforts of the local Continuum of Care and funds agencies dedicated to service provision to address and prevent homelessness.

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

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

Currently, there are no known public policies negatively affecting housing and residential investments. Knox County promotes affordable housing for individuals and investors through any resources possible. Currently, Knox County maintains an inventory of properties that are obtained through non-payment of property taxes. In compliance with Tennessee Code Annotated, selected properties are released through two tax sales annually. Both individuals and investors are allowed to bid on Knox County properties, which are sold at below market values, allowing for a greater potential for individual and investor ownership of single family housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In conjunction with the development of the 2015-2020 Knox County Consolidated Plan, the County has updated the Analysis of Impediments to Fair Housing that will address many of the barriers to Fair Housing. Based on the input of citizens at the October 30, 2014, public meeting several barriers to affordable housing were cited that included:

- Adequate funds for emergency and minor home repairs for low-income homeowners
- Down payment and closing cost assistance for first time homeowners
- Energy efficient improvements to lower the utility costs of low-income renters
- Affordable newly constructed homeowner and rental units
- Adequate, affordable and accessible housing for special needs populations

Discussion:

Knox County promotes affordable housing for individuals and investors through any resources possible. In conjunction with the development of the 2015-2020 Consolidated Plan and the 2015-2016 Annual Action Plan, Knox County has developed a new Analysis of Impediments to Fair Housing. There are no known public policy barriers, including zoning and land use, that negatively affect housing and residential investments.

AP-85 Other Actions – 91.220(k)

Introduction:

With the emphasis of Knox County CDBG funding to address low-to-moderate income populations, and to the degree possible with limited resources, the County is addressing the underserved needs identified in their public hearings, consultations and analysis of the available data.

Actions planned to address obstacles to meeting underserved needs

The emphasis of the Knox County program will be primarily on CDBG activities as the HOME program will be discontinued in PY16 due to the fact that the U.S. Department of Housing and Urban Development (HUD) is discontinuing HOME funding for all jurisdictions funded with \$500,000.00 or below in HOME funds. Knox County's primary focus for the CDBG funds will be on affordable and improved housing for low-to-moderate income populations, enhancing both public housing as well as single-family housing. Additionally, Knox County will focus on CDBG funding for public service projects to address the needs of low-to-moderate income populations including service provisions for medical, mental health, dental homelessness prevention, and special needs.

Actions planned to foster and maintain affordable housing

As earlier stated, Knox County will primarily focus on affordable housing rehabilitation. Rehab will include both multi-family, public housing, special needs and single family housing with any available housing funding. The emphasis of the Knox County program will be primarily on CDBG activities as the HOME program will be discontinued in PY16 due to the fact that the U.S. Department of Housing and Urban Development (HUD) is discontinuing HOME funding for all jurisdictions funded with \$500,000.00 or below in HOME funds. Knox County's primary focus for the CDBG funds will be on affordable and improved housing for low-to-moderate income populations, enhancing both public housing as well as single family housing.

Actions planned to reduce lead-based paint hazards

Reduction of lead-based paint hazards will be proactively addressed by continuation of funding for our Minor Home Repair program. The agency contracted for Minor Home Repair has the needed lead based paint detector equipment as well as lead based paint certified staff to assess and assist clients receiving housing assistance.

Actions planned to reduce the number of poverty-level families

Knox County is committed to reducing the number of poverty-level families within the County and uses the resources of

many community partners, including the Knoxville/Knox County Community Action Committee, which has decades of service to the poor, the working poor and the homeless in the Knoxville/Knox County community. With Knoxville's Community Development Corporation as a major housing partner, the County seeks housing, whether units or vouchers, to help the poor find housing. The County works with the Continuum of Care to provide a spectrum of housing from shelters to transitional to permanent housing for the homeless, the formerly homeless and especially the chronically homeless.

With the goal of reducing poverty within the County, the County has made a priority to use CDBG funds to provide much needed public services for the low and very-low income population. The range of public services funding includes services for mental health, health care, dental care or special needs care. In addition to making the reduction of poverty a priority, the County encourages Section 3 training, contracting and reporting when applicable to increase employment opportunity for low-to-moderate income populations.

Actions planned to develop institutional structure

Knox County will continue to fund service providers and non-profit agencies that have been serving the low-to-moderate income populations in Knox County historically. Funded agencies are reviewed prior to selection in the annual application process. Review is completed to assess financial, institutional and staffing capabilities prior to funding.

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

Currently, Knox County conducts (2) annual meetings inclusive of public, private, and social service agencies to provide a forum for dialogue and discussion of community needs.

Discussion:

Through collaborative efforts with experienced service providers, focused funding of limited resources and leveraging the resources of other local agencies, such as Knoxville's Community Development Corporation, Knox County is addressing the needs of underserved populations when possible.

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

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 | 30,000 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | \$30,000 |

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% |

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
Any HOME funded projects either homebuyer units constructed or rehabbed, a lien would be placed on properties

for the required period of affordability. If a property is sold during the period of affordability, HOME funds would be recaptured and revert as HOME program income for future HOME projects. Any properties that complete the required period of affordability would result in a forgivable loan status on that particular housing unit.

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:

HOME funds awarded to first-time homebuyers are a loan until the affordability period is completed. Knox County will follow the recapture requirements in compliance with the standards of 92.254(a) (5). This provision will be imposed through a note and mortgage deed (second) restriction on the HOME assisted property between the homeowner and Knox County. The recaptured funds may be used for HOME eligible activities.

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

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:

Not applicable as the County does not operate a HOME-funded rental program.

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:

Not applicable as the County does not operate a HOME-funded rental program.

Discussion

Knox County has a history of encouraging housing choice, affirmatively marketing fair housing, and being responsive in the analysis of any possible barriers to affordable housing. In addition, Knox County has developed a new Analysis of Impediments to Fair Housing to further analyze, review and guarantee that the County addresses any possible barriers.