



2016 Knox County Annual Plan

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

Executive Summary

AP-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 Annual Action Plan is the update to the 5 Year Consolidated Plan that identifies activities that will be undertaken during the program year beginning July 1, 2016 and ending June 30, 2017 to address priority needs in the community using Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) program funds.

As the lead agency for the County's CDBG and HOME programs, Knox County Community Development (KCCD), determines community development and housing needs based on input from citizens and collaboration with community partners, while ensuring the actions are consistent with the strategies of the 2015-2020 Plan.

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 programs and activities that primarily benefit low-income and moderate-income residents of Knox County and that result in providing basic and essential needs addressing core life issues.

Summarize the objectives and outcomes identified in the Plan

With the resources available to the County, as outlined in SP-45, Goals Summary, 91.215(a)(4), during the 2016-2017 period, Knox County will achieve the following:

- Over 9,500 persons will be assisted with public service funding
- Over 300 will be served with housing rehab for either multi-family or single family housing; and
- 800 individuals will be successfully prevented from becoming homeless.

Evaluation of past performance

Knox County is currently implementing the Annual Action Plan for Program Year 2015, the first year of the 2015-2020 Consolidated Plan. Actual accomplishments for PY 2015 will be reported in the Consolidated Annual Performance and Evaluation Report (CAPER) that is available September 2016. Overall, Knox County has been successful in meeting and, in most cases, exceeding projected performance goals and objectives. The distribution of funds is in accordance with the priorities established in the Consolidated Plan, however, public input, resource constraints, shifting priorities and

uncertainty about funding commitment may limit the County's ability to undertake all the strategies described in the Plan. Further, conditions may change and necessitate new strategies to achieve the objectives initially established.

Summary of Citizen Participation Process and consultation process

To garner input from citizens and agencies on the 2016 Annual Action Plan program and project funding, two public meetings were held. The first was April 12, 2016 and the second was April 25, 2016 as part of the Knox County Commission meeting. The meetings were advertised and agencies received an e-mail notification. The public meetings were attended by individuals representing both the public and agencies and all comments were incorporated into the final 2016-2017 Annual Action Plan.

In addition to the public meetings, Knox County held a workshop January 13, 2016 with agencies to review the 2016 Community Development Block Grant Application and answer funding questions. There were no comments.

Summary of public comments

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

All comments were accepted.

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

Agency/entity responsible for preparing/administering the Consolidated Plan

Agency Role	Name	Department/Agency
CDBG Administrator	KNOX COUNTY	Community Development Dept.
HOME Administrator	KNOX COUNTY	Community Development Dept.

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

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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.

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

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

Knox County actively consults with a variety of non-profits, social service providers, community citizens, and other governmental agencies to assess the needs of the County and better allocate Entitlement resources. A 2016 Community Development Block Grant (CDBG) Application Workshop was held at the Knoxville/Knox County Community Action Committee on January 13, 2016 with affordable/special needs housing providers, homeless providers, mental health providers, non-profit service providers, officials, and health and human services providers.

To maximize citizen participation, Knox County Community Development held two public meetings during April for the 2016 Annual Action Plan to garner input from the community and agencies. The first, April 12, 2016 was held in the Small Assembly Room of the City/County Building and the second was April 25, 2016 in the Large Assembly Room during the regular session of the Knox County Commission. Both public hearings were properly advertised in the Knoxville News-Sentinel.

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 service providers including the Volunteer Ministry Center and the University of Tennessee Homeless Management Information System (HMIS) to address the needs of homeless persons and persons at risk of homelessness. In previous years, the County allocated funding to the Volunteer Ministry Center and the Helen Ross McNabb Center to provide permanent supportive housing for homeless individuals.

The County has a representative who works with the City of Knoxville Continuum of Care.

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

The County 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 jurisdiction’s consultations with housing, social service agencies and other entities.

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Breakthrough Corporation
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
2	Agency/Group/Organization	Catholic Charities of East Tennessee
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
3	Agency/Group/Organization	Centro Hispano De East TN
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
4	Agency/Group/Organization	Helen Ross McNabb Center
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
5	Agency/Group/Organization	Knoxville Knox County CAC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
6	Agency/Group/Organization	Disability Resource Center
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice

7	Agency/Group/Organization	Interfaith Health Clinic
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
8	Agency/Group/Organization	Knox Housing Partnership, Inc
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
9	Agency/Group/Organization	Knoxville Academy of Medicine
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
10	Agency/Group/Organization	Knoxville Area Urban League
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
11	Agency/Group/Organization	Knoxville Habitat For Humanity, Inc
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
12	Agency/Group/Organization	Knoxville Leadership Foundation
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
13	Agency/Group/Organization	Knox County Public Defenders Community Law Office
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice

14	Agency/Group/Organization	Positively Living
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
15	Agency/Group/Organization	Sertoma Center, Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
16	Agency/Group/Organization	Volunteer Ministry Center
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
17	Agency/Group/Organization	YMCA of East Tennessee
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
18	Agency/Group/Organization	Young Women’s Christian Association Of Knoxville
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
19	Agency/Group/Organization	University of Tennessee/Knox HMIS
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
20	Agency/Group/Organization	Knoxville Community Development Corporation
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice
21	Agency/Group/Organization	Senior Citizens Home Assistance
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Letter and electronic notice

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

AP-12 Participation – 91.105, 91.200(c)

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

Input is received throughout the year through public meetings/hearings, citizen input, agency meetings, and interaction with residents and business community leaders. In addition, the County distributes meeting information to housing providers/developers, health care organizations, and other non-profits via e-mail and letters and other venues.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response	Summary of Comments	Summary of Comments Not Accepted and Reasons	URL If Applicable
1	Public Meeting	Non-English Speaking - Specify other language: Spanish Non-targeted Broad Community Residents of Public and Assisted Housing				
2	Public Hearing	Non-targeted/broad community				

Table 4 – Citizen Participation Outreach

Expected Resources

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.

Priority Table

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	Admin and Planning Housing Public Services	\$1,034,638	\$14,000	\$0	\$1,048,638	\$3,145,914	Anticipated CDBG Participating Jurisdiction Allocation
HOME	Public Federal	Acquisition Multifamily Rental	\$311,984	\$10,000	\$0	\$321,984	\$965,952	Anticipated HOME Participating Jurisdiction Allocation

Table 5 - 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. The HOME program requirement of 25% match for every dollar in program funds must be met by the recipient of those funds. The Match may include non-Federal cash contributions and below-market interest rate loans to the project.

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 and those properties are sold twice annually by a Tax Sale. Developers or individuals are allowed to purchase housing which may be used to house LMI individuals.

In March 1980 the Dickerson Company contracted with Knox County to build affordable housing on the site known as Harpers Cave (formerly known as Foote Mineral Lane). Knox County provided \$282,223.99 for the land purchase and the Dickerson Company subsequently filed bankruptcy in August 1980. As a result of the bankruptcy, in July 1985 the County was awarded the property located at 6101 Foote Mineral Lane as Community Development Block Grant (CDBG) funds were used for the 1980 purchase. Knox County is proposing to reimburse the U.S. Housing and Urban Development (HUD) the original purchase price of \$282,223.99 for the property.

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.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand Public Services Offerings	2015	2020	Non-Homeless Special Needs Non-Housing Community Development	Geographic Areas of Need	Public Services	CDBG: \$154,000	Public service activities other than Low/Moderate Income Housing Benefit: 8819 Persons Assisted Homelessness Prevention: 800 Persons Assisted
2	Expand Affordable Housing Opportunities.	2015	2020	Affordable Housing	Geographic Areas of Need	Housing Opportunities	CDBG: \$687,711 HOME: \$290,786	Rental units rehabilitated: 246 Household Housing Unit Homeowner Housing Rehabilitated: 90 Household Housing Unit Other: 8 Other

Goals Summary Information

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Expand Public Services Offerings
	Goal Description	Provide essential social services to special needs populations, homeless, and non-homeless in need of supportive intervention. Services may include case management, HMIS, life skills, employment training, alcohol and drug abuse counseling, mental health treatment, etc. for low and moderate-income persons
2	Goal Name	Expand Affordable Housing Opportunities
	Goal Description	Preserve the existing low-income owner-occupied single-family housing and multi-family rental housing inventory by addressing minor home repairs, housing rehabilitation, water, sewer, and septic installation. Acquire multi-family rental units for low and moderate-income persons.

Table 7 – Goal Descriptions

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 91.215(b):

Based on the goals as outlined above, at least 336 low-income persons will be provided affordable housing. In addition, 140 homeless individuals will receive prevention services, which may include housing assistance.

AP-35 Projects – 91.220(d)

Introduction

The high priority needs of the 2015-2020 Consolidated Plan are housing and public services and Knox County will focus programs and activities for the 2016 Plan to experienced public and non-profit agencies who address the issues facing low-to-moderate income populations and that have a proven track record of providing quality services to those populations.

#	Project Name
1	CDBG – Public Service – PY2016/FY2017
2	CDBG – Housing Activities – PY2016/FY2017
3	KHP – CHDO – PY2016/FY2017
4	CDBG Administration – PY2016/FY2017
5	HOME Administration – PY2016/FY2017

Table 8 – Project Information

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

The Consolidated Plan identified public services and decent, safe, affordable housing as two very high priority concerns. The County provides essential services to low and moderate-income people through organizations such as Breakthrough Corporation, Helen Ross McNabb, Senior Citizens Home Assistance Service, and the Volunteer Ministry Center, to name a few. Quality, affordable housing is also a high priority and Knox County will address housing through the Knoxville/Knox County Community Action Committee Sustainable Housing Program, Neighborhood Housing Inc. Minor Home Repair Program, and Knoxville’s Community Development Corporation rehab of multi-family housing. The agencies listed above provide essential public services or housing for low and moderate-income persons and families.

While there is obviously a need for strategic actions across Knox County where the poverty rate 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 are 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.

Projects

AP-38 Projects Summary

1	Project Name	CDBG - Public Services - PY2016/FY2017
	Target Area	Geographic Areas of Need
	Goals Supported	Expand Public Services Offerings
	Needs Addressed	Public Services
	Funding	CDBG: \$154,000
	Description	All CDBG funded activities are described below.
	Number/type of families benefiting from the activities	9,619 low/mod individuals will benefit from the proposed activities.
	Planned Activities	Breakthrough Corporation-Case Mgt. for Autistic Adults-\$19,000/40 Helen Ross McNabb-Mental Health Services for Adults and Children-\$19,000/165 Knoxville Academy of Medicine-Healthcare for the Uninsured-\$19,000/1,500 KHP - Homesource-Case Management for Seniors - \$19,000/90 Public Defender-Case Mgt. to Reduce Recidivism - \$19,000/140 Senior Citizens Home Assistance-Caregiver Training - \$19,000/24 UT HMIS-Homeless Tracking Services - \$10,000/6,500 Volunteer Ministry Center-Dental Services - \$15,000/360 Volunteer Ministry Center-Direct Services to Prevent Homelessness - \$15,000/ 800
2	Project Name	KHP - CHDO - PY2016/FY2017
	Target Area	Geographic Areas of Need
	Goals Supported	Expand Affordable Housing Opportunities.
	Needs Addressed	Housing Opportunities
	Funding	HOME: \$290,786
	Description	HOME Funds will be used to support KHP CHDO activities for 2016. Provision of multi-family housing for LMI clients.
	Number/type of families benefiting from the activities	8 units of LMI housing will be provided from this activity.
	Planned Activities	Acquisition of Multi-Family Rental Property
3	Project Name	CDBG - Housing Activities - PY2016/FY2017
	Target Area	Geographic Areas of Need

	Goals Supported	Expand Affordable Housing Opportunities.
	Needs Addressed	Housing Opportunities
	Funding	CDBG: \$687,711
	Description	All CDBG funded Housing Activities are detailed below.
	Number/type of families benefiting from the activities	324 housing units will be improved via the proposed activities.
	Planned Activities	Catholic Charities - Replace 28 Heating/Cooling Units/1 Water Heater - \$23,658/28 KCDC – Replace Exterior Locks/Deadbolts at Autumn Landing - \$43,275/102 Units KCDC - Replace Exterior Locks/Deadbolts at Nature's Cove - \$40,304/ 95 Units CAC - Emergency Home Repair - \$470,674/70 Tier 1 Units & 2 Tier 2 Units NHI - Minor Home Repair - \$40,000/18 Units Sertoma - Replace Flooring, Replace HVAC (2) - \$15,800/ 9 Units
4	Project Name	CDBG Administration PY2016/FY2017
	Target Area	Geographic Areas of Need
	Goals Supported	Expand Affordable Housing Opportunities/Expand Public Service Offerings
	Needs Addressed	Housing Opportunities/Public Services
	Funding	CDBG: \$206,927
	Description	Administration of CDBG Program
	Number/type of families benefiting from the activities	9,943 will be assisted through the Public Service and Housing Projects which are administered under the CDBG Administration Project
	Planned Activities	Public Service and Housing
5	Project Name	HOME Administration PY2016/FY2017
	Target Area	Geographic Areas of Need
	Goals Supported	Expand Affordable Housing Opportunities
	Needs Addressed	Housing Opportunities
	Funding	HOME: \$31,198
	Description	Administration of HOME Program
	Number and type of families that will benefit from the proposed activities	8 families will be assisted through the CHDO Project which is administered under the HOME Administration Project
	Planned Activities	Housing

Table 9 – Project Summary

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 are two low-income census tracts in Knox County that are 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.

Geographic Distribution

Target Area	Percentage of Funds
Geographic Areas of Need	100%

Table 10 - Geographic Distribution

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Knox County will focus upon both housing rehab as well as acquisition for PY16, as CDBG funds will be utilized for housing rehab for both single family housing, group homes serving special needs populations as well as multi-family rental housing. PY16 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 PY16 CDBG and HOME funds.

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	287
Special-Needs	9
Total	336

Table 11 - 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	336
Acquisition of Existing Units	8
Total	344

Table 12 - 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 336 households to benefit from housing-related activities and HOME funds will be concentrated upon acquisition and/or rehab of multi-family rental housing with the goal of serving 8 households.

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 are 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 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

Through its subrecipients, Knox County is able to reach vulnerable individuals and families who are homeless. These agencies provide rapid rehousing and housing assistance as well as services designed to create sustainable and safe housing opportunities for permanent and independent living. 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 utility and rental assistance. 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. 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)

Introduction

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.

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.

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, 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

Although Entitlement dollars are limited, Knox County anticipates spending a significant portion of the Federal allocation on preservation of affordable housing. 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 public hearings and consultations.

Actions planned to address obstacles to meeting underserved needs

Knox County's primary focus for the CDBG funds will be affordable and improved housing for low-to-moderate income populations, enhancing both multi-family rental 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. The primary focus for the HOME funds will be acquisition of multi-family rental housing by our Community Housing Development Organization (CHDO).

Actions planned to foster and maintain affordable housing

As earlier stated, Knox County will primarily focus on affordable housing rehabilitation. Rehab will include multi-family, special needs and single family housing with any available housing funding. Knox County's primary focus for the CDBG funds will be on affordable and improved housing for low-to-moderate income populations, enhancing both multi-family rental housing as well as single family housing. Knox County's primary focus for the HOME funds will be acquisition of multi-family rental housing for low and moderate-income persons through our Community Housing Development Organization (CHDO).

Actions planned to reduce lead-based paint hazards

To address potential and actual health hazards derived from lead-based paint (LBP), Knox County will continue funding support of the Knoxville/Knox County Community Action Committee's Sustainable Housing program. This quasi-governmental agency has the needed lead based paint detector equipment as well as lead based paint certified staff to assess and assist clients receiving Tier I and Tier II housing rehabilitation activities.

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.

Program Specific Requirements

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

Introduction

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$14,000
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:	\$14,000

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. (3 Years)	70.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

For any HOME funded projects either homebuyer units constructed or rehabbed, a lien will be placed on the property for the required period of affordability. If a property is sold during the period of affordability, HOME funds will 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

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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 and land covenant 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 principle residence of the family, or if the property is sold, rented, conveyed or transferred for the duration of the affordability period. The amount shall be reduced on a pro-rata amount during the affordability period. The repayment will not exceed the net proceeds of sale.

Example: A homebuyer receives \$14,500 of HOME down payment (roll-over subsidy) assistance. The total direct HOME subsidy to the homebuyer is \$14,500 and requires a 5-year period of affordability. If the homebuyer sells the unit in year 3 of the 5-year period of affordability, the PJ would forgive 60 percent (\$8,700.00) of the direct HOME subsidy and recapture 40 percent (\$5,800.00) of the direct HOME subsidy, assuming that there are sufficient net proceeds available. Again, the repayment will not exceed the net proceeds of sale.

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

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 developed an Analysis of Impediments to Fair Housing during the development of the 2015-2020 Consolidated Plan, to further analyze, review and guarantee that the County addresses any possible barriers.