



KNOX COUNTY

TENNESSEE

ANNUAL ACTION PLAN

PY2022

UPDATE TO THE 2020-2024 CONSOLIDATED PLAN

Executive Summary

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

1. Introduction

Knox County carries out Federal programs administered by the U.S. Department of Housing and Urban Development. This Annual Action Plan for program year beginning July 1, 2022 and ending June 30, 2023 is the third update to the Five Year Consolidated Plan that identifies activities that will be undertaken 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 2020-2024 Consolidated Plan.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

With the resources available to the County in FY22, during this period we estimate that we will achieve the following:

- Over 3,465 persons will be assisted with public service funding.
- Over 55 households will be assisted with housing rehab.
- Over 59 persons will be assisted through various affordable housing projects for LMI residents.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Knox County is currently implementing the Annual Action Plan for Program Year 2021, the second year of the 2020-2024 Consolidated Plan. Actual accomplishments for PY 2021 will be reported in the Consolidated Annual Performance and Evaluation Report (CAPER) that is available September 2022.



PHONE:
865-215-2005



ADDRESS:
400 WEST MAIN STREET
KNOXVILLE, TN 37902



ONLINE:
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For the 2020 program year, Knox County assisted 5,926 people and households with CDBG funds for homeowner rehab, rental unit rehab, public facility improvements and public service programs that address health, case management, workforce development, homelessness, and homelessness prevention. 4,439 homeless and indigent individuals and 1,337 individuals were assisted through supportive public service programs. Our housing programs (excluding HOME), provided 109 households with homeowner rehabilitation activities.

Overall, despite the COVID-19 pandemic, Knox County has been successful in meeting and, in some cases, exceeding projected performance goals and objectives.

4. Summary of Citizen Participation Process and consultation process

To garner input from citizens and agencies on the 2022 Annual Action Plan program and project funding, three public meetings will be held. The first meeting, to be held in person, is on April 8, 2022 and the second public meeting, a virtual option, will be held on April 12, 2022. A public hearing is scheduled for April 25, 2022 as part of the Knox County Commission meeting. All three meetings have been advertised on the County website and in a local newspaper, and agencies will receive an e-mail notification. Comments are encouraged, and any comments will be incorporated into the final 2022 Annual Action Plan.

In addition to the public meetings, Knox County held a CDBG workshop and a HOME workshop on January 26, 2022 with agencies to review the 2022 CDBG/HOME Applications and answer funding questions.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

January 26, 2022 Workshop – Nineteen (19) people total, representing various service and housing agencies attended the CDBG/HOME Workshops. Public comment and input was encouraged at the meeting regarding the needs of the County and the surrounding area and the use of CDBG/HOME program funds. Below are the comments/questions that we received:

Question: Can we preview the application before starting it?

Response: Yes, ZoomGrants allows for you to click on the preview button to view the questions.

Question: How should the budget line items be completed? Should it be broken down into each individual material cost, or completed together?

Response: Materials and Supplies can be a combined budget line item cost and does not need to be broken down into multiple line items per cost. There is a section where applicants can provide a budget narrative to accompany their proposed budget.



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865-215-2005



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Question: Is HomeSource a CHDO?

Response: Yes, they are currently Knox County's sole CHDO.

Question: Are the HOME-ARP and HOME funds separate grants?

Response: Yes, HOME-ARP will be completed in a separate application process following a needs assessment that the County will conduct in the Spring. The \$1.6 million is a culmination of several years of HOME funding that also includes the projected FY 2022 HUD allocation.

April 8, 2022 In-Person Public Meeting – The County will hold an in-person meeting to discuss the Annual Action Plan with interested parties. All comments and attendees will be recorded and submitted along with the final AAP.

April 12, 2022 Virtual Public Meeting – The County will hold a virtual meeting to discuss the Annual Action Plan with interested parties. All comments and attendees will be recorded and submitted along with the final AAP.

April 25, 2022 Public Hearing - This hearing will be part of the regular Knox County Commission meeting. The County anticipates many people will be in attendance including elected officials, agency representatives and members of the public. There will be an opportunity to discuss the 2022 AAP, as it will be on the agenda.

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

All comments will be submitted at the completion of the public comment period.

7. Summary

Knox County Community Development 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.



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865-215-2005



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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

Jennifer Slaiman, Knox County Community Development, 400 Main Street, Suite 364, Knoxville, TN 37902, Phone – 865-215-3998, Fax – 865-215-3997, jennifer.slaiman@knoxcounty.org



PHONE:
865-215-2005



ADDRESS:
400 WEST MAIN STREET
KNOXVILLE, TN 37902



ONLINE:
KNOXCOUNTY.ORG

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

1. Introduction

Knox County actively seeks out the expertise and guidance of community organizations and County residents. Various non-profits, government agencies and social service providers were consulted in the development of the Annual Action Plan. 2022 Community Development Block Grant (CDBG) and HOME Investments Partnerships Program (HOME) Application Workshops were held virtually on January 26th, 2022 with affordable/special needs housing providers, homeless providers, mental health providers, non-profit service providers, and health and human services providers.

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

In order to garner significant feedback from the community and its organizations, Knox County Community Development will organize three public meetings to be held on April 8th, 2022, April 12th 2022, and April 25th, 2022 for the 2022 Annual Action Plan. The first meeting will be held in the Burlington Branch Public Library, the second will be conducted virtually over Zoom, and the final meeting will be held during the regular Knox County Commission session. In accordance with Knox County’s Citizen Participation Plan, the meetings have been advertised in the Knoxville Focus, in addition to being posted on the Knox County website.

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

The County has a representative who participates in the Knoxville-Knox County Continuum of Care. The representative meets with representatives from other CoC member organizations monthly to address ongoing needs in the community. Knox County collaborates with various CoC members such as Knoxville, Knoxville-Knox County Community Action Committee (CAC), Volunteer Ministry Center (VMC) and the University of Tennessee Homeless Management Information System (HMIS) to address the needs of persons at risk of or currently experiencing homelessness. Historically, the County has dedicated funding for services that connect persons experiencing homelessness to housing; preserving existing housing stock through its owner-occupied home rehabilitation program; and rent, mortgage, and utility assistance for individuals at-risk of becoming homeless.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards



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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 is an active member of local Continuum of Care (CoC). Since 2018, the CoC has utilized its' Homeless Management Information System (HMIS) assessment, known as the Coordinated Housing Assessment and Match Plan (CHAMP), to identify the needs, barriers and strengths of persons experiencing homelessness to connect them with appropriate resources. KnoxHMIS collates this data that is disseminated publicly; informing the County's and Continuum's funding priorities and strategies to address the needs of community members experiencing homelessness. The County has seen a continued growth in the unsheltered population outside of city limits; and continues to dedicate federal and local funds towards outreach efforts, particularly as these individuals may have difficulty reaching resources.

Knox County does not currently receive an allotment of ESG funds.

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



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865-215-2005



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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/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
3	Agency/Group/Organization	CENTRO HISPANO DE EAST TENNESSEE
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.



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4	Agency/Group/Organization	Helen-Ross McNabb
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
5	Agency/Group/Organization	KNOXVILLE KNOX COUNTY COMMUNITY ACTION COMMITTEE
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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



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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
7	Agency/Group/Organization	Interfaith Health Clinic
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
8	Agency/Group/Organization	Homesource east tennessee
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
9	Agency/Group/Organization	Knoxville Academy of Medicine
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
10	Agency/Group/Organization	Knoxville Area Urban League
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment



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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
15	Agency/Group/Organization	Sertoma
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.



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18	Agency/Group/Organization	YWCA
	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/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.



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21	Agency/Group/Organization	Senior Citizens Home Assistance, Inc.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
22	Agency/Group/Organization	Focus Ministries
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
23	Agency/Group/Organization	Cherokee Health Systems
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
24	Agency/Group/Organization	Community Coalition Against Human Trafficking
	Agency/Group/Organization Type	Services-Victims of Domestic Violence

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
25	Agency/Group/Organization	Florence Crittenton Agency
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
27	Agency/Group/Organization	Knoxville Area Rescue Ministries (KARM)
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
28	Agency/Group/Organization	Salvation Army
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless



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865-215-2005



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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
29	Agency/Group/Organization	Bridge Refugee Services
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
30	Agency/Group/Organization	Connect Ministries
	Agency/Group/Organization Type	Services - Housing Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
31	Agency/Group/Organization	United Way of Greater Knoxville
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
32	Agency/Group/Organization	Great Schools Partnership
	Agency/Group/Organization Type	Services-Education

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
33	Agency/Group/Organization	Raising a Voice
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic notice.
34	Agency/Group/Organization	Second Harvest Food Bank of East Tennessee
	Agency/Group/Organization Type	Services - Food
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Electronic Notice
35	Agency/Group/Organization	SEED
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development



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865-215-2005



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<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Electronic Notice</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

N/A

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	City of Knoxville	The Strategic Plan Priorities were developed with direct input from the Plan to Address Homelessness, so the goals are aligned.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)



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865-215-2005



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AP-12 Participation – 91.105, 91.200(c)

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

Knox County solicits input throughout the year by conducting public meetings/hearings, requesting citizen input, holding agency meetings, and interacting with residents and business community leaders. The County also advertises meeting information to housing providers/developers, health care organizations, and other non-profits through the use of email, website postings, and newspaper listings.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Workshop	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities	The County conducted a virtual workshop for CDBG and a workshop for HOME. Nineteen (19) people representing various service and housing agencies attended the CDBG Workshop. Four (4) people attended the HOME Workshop. All four HOME workshop participants attended	Question: Can we preview the application before starting it? Response: Yes, ZoomGrants allows for you to click on the preview button to view the questions. Question: How should the budget line items be	All Accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		<p>Non-targeted /broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>the CDBG Workshop as well. Comments and input were encouraged at the workshop regarding the needs of the County and the use of CDBG/HOME program funds.</p> <p>Attendees: Ada Hernandez-Bell, Bell Catholic Charities of East Tennessee Adam Montgomery, NHI, KLF, SHF Angie Sledge, Knoxville Habitat for Humanity (attended HOME) Bethany Nelson, UWGK Christopher Osborn, HomeSource (attended HOME) Danielle Sims, Knoxville Area Project Access Elizabeth Gollither, Knox County Public Defender's Community Law Office Everly Laredo</p>	<p>completed? Should it be broken down into each individual material cost, or completed together?</p> <p>Response: Materials and Supplies can be a combined budget line item cost and does not need to be broken down into multiple line items per cost. There is a section where applicants can provide a budget narrative to accompany their proposed budget.</p> <p>Question: Is HomeSource a CHDO?</p> <p>Response: Yes, they are currently Knox County's sole CHDO.</p>		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			<p>Maines, KLF Jeffrey Vincent, CAC Housing and Energy Services Katie Boggs, Raising a Voice (attended HOME) Katlyn Moore, Volunteer Ministry Center Lance Weeden, Knoxville Habitat for Humanity Lisa Ingle, Catholic Charities of East Tennessee Lori Sliwa, Catholic Charities of East Tennessee Marie Alcorn, UWGK Mary Beth Ramey, Volunteer Ministry Center Michael Waltke, McNabb Center (attended HOME) Nate First, KnoxHMIS Stephanie Courtney, CAC Housing and Energy</p>	<p>Question: Are the HOME-ARP and HOME funds separate grants?</p> <p>Response: Yes, HOME-ARP will be completed in a separate application process following a needs assessment that the County will conduct in the Spring. The \$1.6 million is a culmination of several years of HOME funding that also includes the projected FY 2022 HUD allocation.</p>		
2	Newspaper Ad	Minorities Non-English	Knox County published a newspaper ad on April 4, 2022 in the			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		<p>Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Knoxville Focus, notifying the public of public meetings/hearings and the public comment period.</p>			
3	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language:</p>	<p>Knox County published notification on its website regarding the public meetings/hearings and the public comment period on April 4, 2022.</p>			<p>https://knoxcounty.org/communitydevelopment/</p>



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865-215-2005



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ONLINE:
KNOXCOUNTY.ORG

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				
4	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with	The County will hold an in-person public meeting of the planned PY2022 Annual Action Plan on April 8, 2022. The County will present the draft Annual Plan and seek questions and comments from the public. Additionally, the			



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865-215-2005



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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		disabilities Non-targeted/broad community Residents of Public and Assisted Housing	County will hold a virtual public meeting of the PY22 Annual Action Plan on April 12, 2022 to hear questions or comments from those who could not attend an in-person meeting.			
5	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad	The Knox County Commission will vote on the Draft 2022 Annual Action Plan during the April 25, 2022 regular session. Citizens are invited to attend and comment on the plan.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		road community Residents of Public and Assisted Housing				

Table 4 – Citizen Participation Outreach



PHONE:
865-215-2005



ADDRESS:
400 WEST MAIN STREET
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Expected Resources

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

Introduction

Knox County anticipates receiving \$1,190,755 in CDBG funds and \$429,713 in HOME funds for program year 2022. These amounts are based on the PY2021 allocations and may increase or decrease in the funding allocation will be applied to the public service projects so as to remain at or below the 15% cap and will be equally distributed based on percentage across all subrecipients. Additionally, the increase or decrease in the CDBG allocation will also be reserved for the Infrastructure for Affordable Housing Development project.

If the PY2022 HOME allocation is increased or decreased from the anticipated amount, then it will be applied to the HOME Rental Housing and CHDO set-aside projects, with a minimum of 15% of the funding being dedicated to the HOME CHDO Project in accordance with HUD requirements. Any additional HOME program income received through April 30, 2022 will be dedicated to a project as part of the total HOME project allocation.



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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,190,755	2,050.2	88401.15	1,281,206.35	2,381,510	Funds for housing and non-housing community development needs. Expected Amount Available Remainder of Con Plan is for two forthcoming program years. Prior year resources are remaining funds from PY2020 and PY2021.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	429,713	102,823.02	1,182,658,90	1,715,194.92	859,426	Funding for development of affordable housing. Expected Amount Available Remainder of Con Plan is for two forthcoming program years. Prior year resources are remaining funds from PY2020 and PY2021.

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

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

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

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

Discussion

Knox County will continue to focus its HUD allocations on public services, public facilities and the creation of affordable housing.



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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Quality Affordable Rental Housing	2020	2024	Affordable Housing	Geographic Areas of Need County-Wide	Increase Affordable Rental Housing Opportunities	HOME: \$1,672,223.62	Rental units constructed: 9 Household Housing Unit
2	Provide Home Rehabilitation Assistance	2020	2024	Affordable Housing	Geographic Areas of Need County-Wide	Improve Quality of Existing Housing Stock	CDBG: \$460,000	Homeowner Housing Rehabilitated: 55 Household Housing Unit
3	Increase Homeownership	2020	2024	Affordable Housing	Geographic Areas of Need County-Wide	Increase Affordable Homeownership Opportunities	CDBG: \$10,000	Public service activities for Low/Moderate Income Housing Benefit: 25 Households Assisted



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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide Homeless Housing and Services	2020	2024	Homeless	Geographic Areas of Need County-Wide	Provide a Wide Variety of Public Services Provide Homeless Housing and Services	CDBG: \$168,613.25	Public service activities other than Low/Moderate Income Housing Benefit: 3440 Persons Assisted Overnight/Emergency Shelter
5	Provide Infrastructure to Create Affordable Hsg	2020	2024	Affordable Housing	Geographic Areas of Need County-Wide	Increase Affordable Homeownership Opportunities	\$313,990.75	Homeowner Housing Added: 50 Household Housing Unit
6	Planning/Administration	2020	2024	Admin	County-Wide	Planning/Administration	CDBG: \$234,692 HOME: \$42,971	Other: 2 Other

Table 6 – Goals Summary

Goal Descriptions

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1	Goal Name	Increase Quality Affordable Rental Housing
	Goal Description	The County will provide resources to increase the supply of decent, safe, sanitary and accessible rental housing that is affordable to low- moderate-income households. This could be construction of new units or rehabilitation of existing vacant units/buildings into affordable rental units. Activities will include CHDO set-aside project(s).
2	Goal Name	Provide Home Rehabilitation Assistance
	Goal Description	The County will provide emergency repair assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing. This includes accessibility improvements for the physically disabled. Additionally, the County offers a minor home repair loan for eligible homeowners when proposed repairs are not deemed an emergency.
3	Goal Name	Increase Homeownership
	Goal Description	The County will provide resources to developers for the creation of new affordable homeownership units. In addition, resources may be available for income-qualified first-time homebuyers by providing down payment and closing cost assistance, housing counseling, and foreclosure prevention assistance.
4	Goal Name	Provide Homeless Housing and Services
	Goal Description	While Knox County does not receive ESG funds, there is an ongoing need for supportive services for households experiencing, or at-risk of homelessness in the county.
5	Goal Name	Provide Infrastructure to Create Affordable Hsg
	Goal Description	The County will provide resources for the installation of public infrastructure (water, sewer, streets, sidewalks, utilities) to support the development and creation of new affordable housing units, both rental and homeownership.
6	Goal Name	Planning/Administration
	Goal Description	The County will provide effective and efficient program management and oversight of its HUD-funded programs.



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Projects

AP-35 Projects – 91.220(d)

Introduction

Knox County facilitated a competitive application process to select projects that would receive an award of CDBG and HOME funding.

Projects

#	Project Name
1	Public Service Activities
2	Infrastructure for Affordable Housing Development
3	Home Rehabilitation Program
4	CDBG Administration
5	HOME Administration
6	HOME Rental Housing
7	HOME CHDO Project

Table 7 - Project Information

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

Federal funds are intended to promote viable communities for low- and moderate-income (LMI) households; including decent, affordable housing; a suitable living environment and expanded economic opportunities. Prioritization for funding projects in Knox County is predicated upon the following criteria:

- Focus on areas of concentrated poverty and high LMI households (percentage of LMI persons is 51% or higher and where poverty exceeds 20%)
- Responds to the needs of LMI residents
- Sustainability and long-term impact
- Coordinating and leveraging of resources
- Capacity to achieve quantitative goals and report on achievements
- Meeting the statutory requirements of the CDBG and HOME programs



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AP-38 Project Summary

Project Summary Information

1	Project Name	Public Service Activities
	Target Area	Geographic Areas of Need County-Wide
	Goals Supported	Increase Homeownership Provide Homeless Housing and Services
	Needs Addressed	Provide a Wide Variety of Public Services Provide Homeless Housing and Services
	Funding	CDBG: \$178,613
	Description	
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	CAC Homeless Caseworker Services - 100 Individuals Knoxville Area Urban Leage Housing Counseling - 25 Individuals Knox County Public Defender's Office Intensive Recidivism Prevention Project - 90 Individuals UT HMIS Tracking Services - 3,000 Individuals Volunteer Ministry Center Homeless CHAMP Assessments - 250 Individuals
	Location Description	
	Planned Activities	CAC Homeless Caseworker Services - \$120,000.00 Knoxville Area Urban Leage Housing Counseling - \$10,000.00 Knox County Public Defender's Office Intensive Recidivism Prevention Project - \$16,333.25 UT HMIS Tracking Services - \$15,000.00 Volunteer Ministry Center Homeless CHAMP Assessments - \$17,280.00
2	Project Name	Infrastructure for Affordable Housing Development
	Target Area	Geographic Areas of Need
	Goals Supported	Increase Homeownership
	Needs Addressed	Increase Affordable Homeownership Opportunities
	Funding	CDBG: \$313,990.75



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	Description	Installation of public infrastructure (streets, sidewalks, etc.) in community that will increase available homes to be purchased by low- and moderate-income households.
	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	An anticipated 50 single family residences will be constructed.
	Location Description	
	Planned Activities	A new development community consisting of 50 homes will be constructed and occupied by low- and moderate-income households.
3	Project Name	Home Rehabilitation Program
	Target Area	County-Wide
	Goals Supported	Provide Home Rehabilitation Assistance
	Needs Addressed	Improve Quality of Existing Housing Stock
	Funding	CDBG: \$460,000
	Description	Housing rehabilitation activities that will improve the conditions of existing housing stock occupied by low- and moderate-income households.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	CAC Home Rehabilitation Program - 35 households NHI Operation Backyard - 20 households
	Location Description	
	Planned Activities	CAC Home Rehabilitation Program - \$350,000.00 NHI Operation Backyard - \$50,000.00 Housing Services - \$60,000.00
4	Project Name	CDBG Administration
	Target Area	Geographic Areas of Need County-Wide
	Goals Supported	Provide Services for the Elderly/Disabled
	Needs Addressed	Planning/Administration
	Funding	CDBG: \$238,151



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	Description	Funding will be dedicated to the administration of the CDBG Program, planning, and management costs.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administration, planning, and oversight of the CDBG Program - \$238,151.00
5	Project Name	HOME Administration
	Target Area	Geographic Areas of Need County-Wide
	Goals Supported	Planning/Administration
	Needs Addressed	Planning/Administration
	Funding	HOME: \$42,971.30
	Description	Funding will go towards the planning and administration of the HOME Program.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administration, planning, and oversight of the HOME Program - \$42,971.30
6	Project Name	HOME Rental Housing
	Target Area	Geographic Areas of Need County-Wide
	Goals Supported	Increase Quality Affordable Rental Housing
	Needs Addressed	Increase Affordable Rental Housing Opportunities
	Funding	HOME: \$1,607,766.67
	Description	
	Target Date	6/30/2023



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	Estimate the number and type of families that will benefit from the proposed activities	Funds will be dedicated towards the development of 9 affordable rental housing units.
	Location Description	
	Planned Activities	Funds will be dedicated towards the development of affordable rental housing.
7	Project Name	HOME CHDO Project
	Target Area	County-Wide
	Goals Supported	Increase Quality Affordable Rental Housing
	Needs Addressed	Increase Affordable Rental Housing Opportunities
	Funding	HOME: \$64,456.95
	Description	The HOME CHDO set-aside funds will be dedicated to the development of rental housing.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that a minimum of one household out of the nine units constructed will be low- to moderate-income and benefitting directly from the CHDO set-aside HOME funds.
	Location Description	The HOME application is available through the end of the year and Knox County is in the process of soliciting applications from CHDO eligible entities.
	Planned Activities	Currently we are accepting applications to request funding for the development of affordable rental housing units in the county and outside the corporate limits of the City of Knoxville and the Town of Farragut.



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AP-50 Geographic Distribution – 91.220(f)

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

Federal funds are intended to provide low and moderate income (LMI) households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Priority CDBG funding areas include areas where the percentage of LMI persons is 51% or higher or where poverty exceeds 20%.

Geographic Distribution

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

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

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

Discussion



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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Knox County will focus on owner-occupied housing rehabilitation, as well as development of infrastructure for an affordable housing development for PY2022. A portion of the County’s CDBG funds will be utilized for infrastructure costs (streets, sidewalks, etc.) in a newly developed affordable housing community. This will increase the County’s available housing stock that is reserved for low- and moderate-income households; many of which are first-time homebuyers.

With the balance of the County’s HOME funds, including its PY2022 allocation, a minimum of one rental housing project will be awarded. This project will be for new construction that will expand the number of rental units available for low- and moderate-income households.

Knox County is reviewing the recent guidance released by HUD pertaining to the HOME-ARP Allocation Plan and anticipates submitting its plan for approval in the summer of 2022.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	64
Special-Needs	0
Total	64

Table 9 - 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	9
Rehab of Existing Units	55
Acquisition of Existing Units	0
Total	64

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Due to the rapidly changing housing market in Knox County during the COVID-19 pandemic; the number of available homes for sale as well as rental units available continues to be restrained; putting many low- and moderate-income households at-risk of homelessness. Furthermore, households that experienced a job loss or other negative financial impact due to the pandemic have increased the number of individuals experiencing homelessness. The County will be concentrating on owner-occupied home rehabilitation and dedicating money for development of



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865-215-2005



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affordable housing construction. An expected 55 households are anticipated to benefit from home rehab activities that keep households stably housed. The change in number of people served is primarily due to the revamping of the Knox County Home Rehabilitation Program that removed a maximum amount permitted to spend per rehab project. While this decreases the number of households served; it mitigates the ongoing needs of clients who typically apply for assistance repeatedly since not all of their previous repairs were not addressed. Additionally, the County has reinstated a minor home repair loan program for clients wishing to make minor repairs to their homes that are not eligible under the emergency repair grant portion of the program.

A portion of the PY2022 CDBG allocation has been incumbered for infrastructure for an affordable housing development that will construct 50 new single family residences; with a target completion date of Fall 2026.

The County's HOME funds will be utilized for affordable rental housing for low-to-moderate income residents with the goal of serving 9 households.



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AP-60 Public Housing – 91.220(h)

Introduction

Knoxville's Community Development Corporation (KCDC) is the Public Housing Authority for the City of Knoxville and Knox County. KCDC owns over 3,500 units throughout the county. Combined vouchers and units KCDC manage total more than 7,600.

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

In order to address the community's needs for public housing, KCDC will be submitting an application for the implementation of a Choice Neighborhoods Planning Grant from the U.S. Department of Housing and Urban Development (HUD). This grant will support a planning process that will solicit feedback from residents and stakeholders in order to guide the plan for the demolition of 196 units at the Western Heights site. The current plan is to replace the units, originally built in 1953, with 479 mixed-income new construction units. KCDC also expects to complete construction of 180 units at the Austin Homes (First Creek) location.

KCDC will continue converting Public Housing to Project-Based assistance under RAD.

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

KCDC is aware that the plans to phase out public housing could lead to a decrease in participation in tenant councils and resident advisory boards. KCDC will continue to provide education to its residents on how their feedback on projects and participation in tenant councils and resident advisory boards can influence planning efforts. KCDC will continue encouraging enrollment in its homeownership program in order to build residents self-sufficiency and stability.

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

The PHA is not troubled.

Discussion

As noted previously, Knox County does not operate a housing authority directly; however, Knox County partners with KCDC to prevent homelessness through the U.S. Treasury's Emergency Rental Assistance Program.



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865-215-2005



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

Introduction

Knox County supports the priorities identified by the local Continuum of Care to address the needs of the unhoused population. The County continues to dedicate CDBG funds towards housing projects and public services that assist persons experiencing homelessness. The County may refer clients to appropriate housing resources, including Knoxville's Community Development Corporation for housing vouchers, to agencies that can assist individuals in applying for Emergency Rental Assistance, and to sites that conduct Coordinated Housing Assessment and Match Plans (CHAMP) assessments as part of the HMIS system.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The Knoxville-Knox County Continuum of Care utilizes the Coordinated Housing Assessment and Match Plan (CHAMP) in order to determine the needs, barriers and strengths of persons experiencing homelessness. This includes persons in emergency shelter, the street homeless, those fleeing domestic violence and previously homeless individuals exiting a 90 day or less period of institutionalization. A vulnerability index is used to assess the individuals and families to connect them to the housing intervention that best fits their needs.

Knox County will continue to engage in outreach efforts to persons experiencing homelessness, through the efforts of the County's subrecipients. CDBG monies will continue to be directed to support Knoxville-Knox County Community Action Committee's Homeward Bound program that sends outreach workers to homeless camps and public facilities in order to connect these persons to appropriate resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

Individuals continue to be in need of emergency shelter and transitional housing services in Knox County. While the County does not receive Emergency Solution Grant funds, it continues to use of the data collected by KnoxHMIS to inform its planning processes; including prioritization CDBG, CDBG-CV, HOME, and HOME-ARP funds.

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



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affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The community's efforts to address homelessness are based on the 2014 Knoxville-Knox County Continuum of Care Plan to Address Homelessness, where providers agreed to a collaborative response to create new housing and increase economic opportunities. While the community strives to support the Housing First and Rapid Rehousing Models, there continues to be a deficit in unoccupied units. In addition to these models, the County supports the development of transitional housing and emergency shelters so that service options exist that can assist individuals experiencing a wide range of needs associated with housing instability.

CHAMP assessments remain the CoC's primary tool in connecting individuals to permanent housing; by serving as an access point and referral system to service providers throughout the county. Knox County awards CDBG monies to subrecipients who provide services to the unhoused population, including supporting outreach workers who connect individuals to the community's network of homeless service providers. Additional funding is provided to conduct CHAMP assessments and manage the HMIS system.

The County expects that CDBG dollars awarded towards housing services, including homeless services, will assist over 3,400 persons in FY 2022.

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.

Previously, CDBG-CV funding was awarded to projects that strive to stabilize low-income individuals and families in their current housing, such as Knoxville-Knox County Community Action Committee's (CAC) Rent Mortgage and Utility Assistance Program. Since the release of the U.S. Treasury's Emergency Rental Assistance (ERA) Program; CAC's program has shifted to providing mortgage assistance to eligible households. Assistance will continue to be made available to families navigating the process of applying for rental assistance through the ERA Program; which CAC is also a provider for case management. When community members become unhoused, they will be connected to appropriate housing resources that will rapidly rehouse and stabilize them.

Additionally, CDBG funds will be awarded to the Knox County Public Defender's Office that provides case management and assistance in preventing homelessness for individuals recently



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released from custody. For the upcoming program year, an expected 90 individuals to be will participate in the program.

Discussion

The County continues to collaborate with the Continuum of Care's efforts to both address the needs of unhoused residents and to stabilize individuals and families experiencing housing instability. When conducting the HOME-ARP Allocation Plan, the County will solicit input from the CoC to identify the priorities for funding to serve community members experiencing homelessness.



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

Introduction:

One of the greatest barriers to creating affordable housing is the continued escalating costs of development; with inflation and the labor shortages impacting the construction industry significantly. Increases in costs are often passed on to the buyer, effectively pricing low-moderate-income buyers out of the market for what was meant to be an affordable home. While the County completed the Analysis of Impediments to Fair Housing Choice (AI) that addresses many of the barriers to fair housing in 2020, the issues identified in the AI have only been heightened during the pandemic due to an increasingly tight rental and housing market.

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

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

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

Transportation corridors are not connected and integrated in LMI residential areas and employment centers The City and County should invest in a combined transit plan and devise ways to make transit more accessible and seamless between the two. Investment needs to prioritize Accessible sidewalks, bike lanes, bicycle facilities, and bus stops. Alternative transit routes that connect city to the county, especially the employment centers during peak hours can be planned for. Additionally, the new zoning code and focus on energy efficiency will yield results when complete streets and alternative means of transportation are made effective in the City and County. Green infrastructure, such as complete streets, connectivity of Accessible sidewalks, an increase in bike lane facilities, will not only provide alternative transportation options and encourage walking, it will provide a sense of safety and freedom for people with mobility limitations

Mortgage lending denial rates are high among certain races Fair lending institutes, along with government organizations, should provide an educational program to assist in the repair of credit such that the process of home ownership can be initiated for people with poor credit



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histories. Educational programs are needed to improve job opportunities and provide information that encourages financial literacy.

Federal, State, and local banking regulation should include educational opportunities in their lending practices to ensure that low income population has "access" to the opportunity to purchase "affordable housing."

Require basic home maintenance course as a requirement to retain HUD Section 8 housing and/or housing vouchers.

Accountability from occupants: Establish Section 8 Resident Association by assigning responsible tenants to assist neighbors as needed to care for the maintenance and care of assigned unit. KCDC's initiatives address this recommendation and we highly recommend that they should keep working and expand their scope and services.

Home buying is a difficult process, and residents with limited English proficiency (LEP) have an especially hard time maneuvering the process because financial institutes do not have paperwork in languages other than English. We recommend that residents with LEP be given assistance in understanding the financial paperwork and process.

To address these barriers, the County will allocate FY 2022 CDBG public service dollars for housing counseling for low- and moderate-income households seeking to become homeowners, using HUD-certified housing counselors.

Discussion:

In Knox County, the housing market has become increasingly more restrictive to low- and moderate-income buyers. The Knoxville Area Association of Realtors (KAAR) releases a quarterly report on the housing market and found that home prices in Knoxville/Knox County are growing faster than ever before. According to KAAR, prices of homes increased 28.5%, year over year, in September 2021. Additionally, the existing home inventory is the lowest it has been in the past 15 years. KAAR notes that there is a labor shortage in construction and adjacent industry, and building material prices are 11.3% higher than pre-pandemic prices, thereby making construction of affordable housing difficult. KAAR found that demand for housing in Knoxville/Knox County is in part due to above-average migration to East Tennessee, low interest rates, and the homebuyers who were not harmed financially by the pandemic. Rental prices continue to increase as well due to demand for housing.

More than 1 in 3 registered voters in Knox County indicate that housing affordability is a very or fairly big problem. Furthermore, 1 in 4 say the availability of housing to buy or rent is a very or fairly big problem. KAAR predicts that housing inventory won't reach pre-pandemic levels for many years.



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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 underserved needs.

Actions planned to address obstacles to meeting underserved needs

Knox County plans to provide essential services for special needs populations and the homeless through various planned, ongoing public service programs. The County also plans to make use of CDBG dollars by funding the infrastructure for an affordable housing development during FY2022, resulting in 50 new single family residences being constructed. The primary focus of HOME funding will be construction of new multi-family rental housing for low- to moderate-income individuals. Additionally, the County will utilize the HOME-ARP allocation planning process as an opportunity to identify and address the ongoing needs of the unhoused population.

Actions planned to foster and maintain affordable housing

The County will provide CDBG dollars for homeless prevention activities and preservation of existing, naturally-occurring affordable housing through home rehabilitation programs. Additionally the County will allocate CDBG dollars for the infrastructure associated with an affordable housing construction project, leading to 50 new single family residences. The County hopes to provide HOME funding for the creation of nine (9) affordable rental housing units during FY2022.

Actions planned to reduce lead-based paint hazards

Through the implementation of its rehabilitation programs, the County will ensure interim controls are implemented to reduce the lead-based paint hazards in the County's existing housing stock. Housing constructed prior to 1978 that is assisted with CDBG or HOME dollars will be evaluated for the presence of lead-based paint hazards, and interim controls or abatement will be performed on all hazards identified during the assessment.

The County will provide FY2022 funding for two owner-occupied home rehabilitation programs that are expected to serve 55 households.

Actions planned to reduce the number of poverty-level families

The County's intends to reduce the number of poverty-level families in the County by both providing funding for public services and by encouraging agencies to hire Section 3 business concerns and workers, as appropriate, in order to increase employment opportunities for low-to-



PHONE:
865-215-2005



ADDRESS:
400 WEST MAIN STREET
KNOXVILLE, TN 37902



ONLINE:
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moderate income individuals. Funding is awarded to projects providing dental care, housing and homeownership counseling, mental health, medical care, and special needs care. To the greatest extent feasible, HOME dollars will be allocated to projects that couple affordable housing development with homebuyer education, case management and supportive services, and linkages to self-sufficiency and employment programming.

Knox County will continue to partner with Knoxville Community Development Corporation (KCDC), which is the local Public Housing Authority. KCDC provides Section 8 and public housing homeownership programs that help their residents become homeowners by converting rental assistance into mortgage assistance. Furthermore, Knoxville/Knox County Community Action Committee continues to provide education and employment resources to Knox County residents in order to increase their financial stability.

Actions planned to develop institutional structure

The County actively strives to develop institutional structure in the community through the use of CDBG and HOME awards. Funds are awarded to agencies after reviewing their capacity - which includes reviewing financial records, the experience of and number of staff assigned to the proposed projects, the agency's experience utilizing federal dollars, and the organization structure. These projects provide public services to low-to-moderate income community populations, that may not otherwise be able to be provided.

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

Knox County works to enhance the coordination between public and private housing and social service agencies by partnering with local housing agencies and participating in community organizations related to housing. The County partners with Habitat for Humanity and HomeSource east tennessee on efforts to develop affordable housing opportunities in the community.

The County maintains and fosters relationships with service agencies by actively participating in the community initiatives, including Knoxville/Knox County Continuum of Care (CoC) and the All4Knox's Housing Implementation Team. The County will consult the CoC on priorities and efforts related to addressing the current gaps in services that need to be filled to best serve the needs of the homeless population, which includes emergency shelters, permanent supportive housing, rapid rehousing, and outreach work. Furthermore, the CoC and other social service entities will participate in the planning process to allocate the County's HOME-ARP funds.

Discussion:



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

Other CDBG Requirements

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



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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:

Knox County is not planning on any other forms of investment.

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

The 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.

- The homebuyer may sell the property to any willing homebuyer.
- The amount of HOME investment to be recaptured will be reduced on a prorated basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.
- If the net proceeds are not sufficient to recapture the balance owed on the HOME investment as mentioned in the above bullet, plus enable the homeowner to recover the amount of the homeowner's downpayment and any capital improvement investment made by the owner since the purchase, Knox County and the owner will share the net proceeds.
- The net proceeds are the sales price minus loan repayment (non-HOME funds) and closing costs. The net proceeds will be divided proportionally according to the formulas below:

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

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

See above

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

The County does not intend to use HOME funds to refinance existing debt.



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The County conducts a competitive application process annually for nonprofits to submit proposals for funding. Both HOME and CDBG applications are available through ZoomGrants, a web-based grant portal, that includes the County's application package which details grant/loan parameters, eligible activities, compliance requirements, etc. Technical assistance is available to interested parties to assist with questions pertaining to the grant portal, as well as provide guidance on programmatic and regulatory requirements.

Eligible HOME beneficiaries may include renters at or below 60% of the County's AMI and first-time homebuyers earning below 80% AMI. The County does not constrain funding beyond the parameters of HUD and allocation is determined based on proposals that align with the Knox County Con Plan.



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