



KNOX COUNTY  

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TENNESSEE

# ANNUAL ACTION PLAN

PY2023

AS PART OF THE 2020-2024 CONSOLIDATED PLAN

## Executive Summary

### AP-05 Executive Summary

#### 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, 2023, and ending June 30, 2024, is the fourth 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), Community Development Block Grant – Coronavirus (CDBG-CV), and HOME Investment Partnerships (HOME) program funds.

As the lead agency for the County's CDBG and HOME programs, Knox County Grants and Community Development (KCGCD) Department, 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 FY24, during this period, we estimate that we will achieve the following:

- Over 2,700 persons will be assisted with public service funding.
- Over 50 households will be assisted with housing rehab.
- 11 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 2022, the third year of the 2020-2024 Consolidated Plan. Actual accomplishments for PY 2021 were reported in the Consolidated Annual Performance and Evaluation Report (CAPER) that was available September 2022, and accomplishments for Program Year 2022 will be reported in the CAPER in September 2023.

For the 2021 program year, Knox County assisted 5,430 people and households with CDBG, CDBG-CV, and HOME 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. 3,916 homeless and indigent

individuals and 1,446 individuals were assisted through supportive public service programs. Our housing programs (excluding HOME) provided 32 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

*Summary from citizen participation section of plan.*

To garner input from citizens and agencies on the 2023 Annual Action Plan program and project funding, three public meetings were held. The first meeting, a virtual option, was held on February 27, 2023, and the second public meeting, held in person, was on March 9, 2023. The third public meeting was held on April 13, 2023 to solicit input on the draft Annual Action Plan, and the public hearing is scheduled for April 24, 2023 as part of the Knox County Commission meeting. All meetings were advertised on the County website and in a local newspaper, and agencies received an e-mail notification. Comments were encouraged, and any comments have been incorporated into the final 2023 Annual Action Plan.

#### 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.*

- 1) **Keira Wyatt (CONNECT Ministries):** Could you go into detail about what is acceptable services for homelessness?  
**Answer:** All types of homeless services will be considered for funding. These services fall under the Public Service category and grant application.  
**Keira Wyatt Follow-up:** We are seeing an influx of people with mental health problems and staying housed. Our organization is looking at mental health, life skills, financial literacy, higher need for case management, etc. Is that acceptable?  
**Answer:** Yes.
- 2) **Keira Wyatt (CONNECT Ministries):** Can we still use construction dollars within the city? We are trying to bring a community center to the area, mixed use facilities. Would this be eligible for that funding?  
**Answer:** Any construction needs to be performed in unincorporated Knox County, outside of the City of Knoxville and Town of Farragut. The City of Knoxville has a separate HUD allocation of funds used within the City limits.
- 3) **Jeffrey Vincent (CAC):** Did HUD identify any reason for reducing the allocations?  
**Answer:** No.
- 4) **Janet Brewer (Metro Drug Coalition):** Do you have a number of applications that you are going to fund for public service dollars? Is there a limit to the requested amount of funding for a single application?  
**Answer:** No, the County will not limit the number of applications or funding amount considered.

- 5) **Janet Brewer (Metro Drug Coalition):** If a program serves individuals coming out of the criminal justice system or substance misuse rehabilitation, are they considered County residents? If they go into recovery housing that is in the City, will that be considered eligible for County CDBG funds?

**Answer:** Yes, they are considered homeless and County residents. That makes them eligible for housing assistance funding, regardless of whether the housing is in the City of Knoxville or not.

- 6) **Colby Webb (CAC):** Is the maximum amount public service funding available for homeless services the estimated \$165,000?

**Answer:** Yes, any type of social service for homeless individuals would fall within the Public Services category funding cap.

- 7) **Steve McAmis (McNabb Center):** Should there be multiple applications for a construction project based on the type of activity (i.e. infrastructure, acquisition, etc.)? How about public services?

**Answer:** There may be a single application per property/project location for construction. For the social services, the number of applications to be submitted is based on whether it is a single service/program, or if there are multiple services across the agency that are being offered. KCGCD can provide further guidance individually to agencies if there are questions specific to the program/service.

- 8) **Nate First (UT HMIS):** Does the funding cover indirect and direct costs or only direct costs?

**Answer:** The funds are intended for direct costs.

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

All comments were accepted and notated in the Citizen Participation Comments document uploaded in the Administration section of this Plan.

## 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.

## PR-05 Lead & Responsible Agencies

### 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

### 2. Consolidated Plan Public Contact Information

Jennifer Slaiman, Knox County Community Development, 405 Dante Road, Knoxville, TN 37918, Phone – 865-215-3998, Fax – 865-215-3997, jennifer.slaiman@knoxcounty.org

## AP-10 Consultation

### 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. The 2023 Community Development Block Grant (CDBG) and HOME Investments Partnerships Program (HOME) Application Workshops were held virtually via Zoom on February 27, 2023 and in person on March 9, 2023 with affordable/special needs housing providers, homeless providers, mental health providers, non-profit service providers, and health and human services providers. An additional meeting was held on April 13, 2023, and the public hearing is scheduled for April 24, 2023 at the regular Knox County Commission meeting. Public engagement was also held with these providers on February 2 & 3, 2023 for additional input for our HOME-ARP funding.

### **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 organized three public meetings to be held on February 27, 2023, March 9, 2023, and April 13th, 2023 for the PY2023 Annual Action Plan. The first meeting was conducted virtually over Zoom, the second was held in the Burlington Branch Public Library, and the final meeting was held to discuss the draft of the Annual Action Plan. The public hearing is scheduled for April 24, 2023 to solicit public input. 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. Knox County collaborates with various CoC members such as the City of 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 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 an unprecedented increase 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**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Breakthrough Corporation
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
2	<b>Agency/Group/Organization</b>	Catholic Charities of East Tennessee
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
3	<b>Agency/Group/Organization</b>	CENTRO HISPANO DE EAST TENNESSEE
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
4	<b>Agency/Group/Organization</b>	McNabb Center
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.

5	<b>Agency/Group/Organization</b>	KNOXVILLE KNOX COUNTY COMMUNITY ACTION COMMITTEE
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
6	<b>Agency/Group/Organization</b>	DISABILITY RESOURCE CENTER
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
7	<b>Agency/Group/Organization</b>	Interfaith Health Clinic
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
8	<b>Agency/Group/Organization</b>	HomeSource East Tennessee
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
9	<b>Agency/Group/Organization</b>	Knoxville Academy of Medicine
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
10	<b>Agency/Group/Organization</b>	Knoxville Area Urban League
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
11	<b>Agency/Group/Organization</b>	KNOXVILLE HABITAT FOR HUMANITY, INC
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
12	<b>Agency/Group/Organization</b>	Knoxville Leadership Foundation
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
13	<b>Agency/Group/Organization</b>	Knox County Public Defenders Community Law Office
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
14	<b>Agency/Group/Organization</b>	Positively Living & Choice Health Network
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.

15	<b>Agency/Group/Organization</b>	Sertoma Center Inc
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
16	<b>Agency/Group/Organization</b>	VOLUNTEER MINISTRY CENTER
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
17	<b>Agency/Group/Organization</b>	YWCA
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
18	<b>Agency/Group/Organization</b>	University of Tennessee/Knox HMIS
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
19	<b>Agency/Group/Organization</b>	KNOXVILLE COMMUNITY DEVELOPMENT CORPORATION
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.

20	<b>Agency/Group/Organization</b>	Senior Citizens Home Assistance, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
21	<b>Agency/Group/Organization</b>	Focus Ministries
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
22	<b>Agency/Group/Organization</b>	Cherokee Health Systems
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
23	<b>Agency/Group/Organization</b>	Community Coalition Against Human Trafficking
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
24	<b>Agency/Group/Organization</b>	Florence Crittenton Agency
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
25	<b>Agency/Group/Organization</b>	Knoxville Area Rescue Ministries (KARM)
	<b>Agency/Group/Organization Type</b>	Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
26	<b>Agency/Group/Organization</b>	Salvation Army
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
27	<b>Agency/Group/Organization</b>	Bridge Refugee Services
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
28	<b>Agency/Group/Organization</b>	Connect Ministries
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
29	<b>Agency/Group/Organization</b>	United Way of Greater Knoxville
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
30	<b>Agency/Group/Organization</b>	Knox Education Foundation
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.

31	<b>Agency/Group/Organization</b>	Raising a Voice
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
32	<b>Agency/Group/Organization</b>	Second Harvest Food Bank of East Tennessee
	<b>Agency/Group/Organization Type</b>	Services – Food
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic Notice
33	<b>Agency/Group/Organization</b>	Keep Knoxville Beautiful
	<b>Agency/Group/Organization Type</b>	Regional Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
34	<b>Agency/Group/Organization</b>	Knoxville Chamber of Commerce
	<b>Agency/Group/Organization Type</b>	Regional Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
35	<b>Agency/Group/Organization</b>	Asian Cultural Center
	<b>Agency/Group/Organization Type</b>	Other
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
36	<b>Agency/Group/Organization</b>	Boys and Girls Club
	<b>Agency/Group/Organization Type</b>	Services-Children

	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
37	<b>Agency/Group/Organization</b>	Mental Health Assoc. of East TN
	<b>Agency/Group/Organization Type</b>	Services - Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
38	<b>Agency/Group/Organization</b>	Legacy Parks
	<b>Agency/Group/Organization Type</b>	Regional Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
39	<b>Agency/Group/Organization</b>	Susannah's House
	<b>Agency/Group/Organization Type</b>	Services - Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
40	<b>Agency/Group/Organization</b>	Disabled American Veterans Chapter 24
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
41	<b>Agency/Group/Organization</b>	Shangri-La
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homelessness Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
42	<b>Agency/Group/Organization</b>	East Tennessee Community Design Center
	<b>Agency/Group/Organization Type</b>	Regional Organization

	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
43	<b>Agency/Group/Organization</b>	Freedom Village of Hope
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homelessness Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
44	<b>Agency/Group/Organization</b>	The Mend House
	<b>Agency/Group/Organization Type</b>	Services - Housing Services- Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
45	<b>Agency/Group/Organization</b>	Metro Drug Coalition
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
46	<b>Agency/Group/Organization</b>	CASA of East TN
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
47	<b>Agency/Group/Organization</b>	Free Medical Clinic
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
48	<b>Agency/Group/Organization</b>	E.M. Jellinek
	<b>Agency/Group/Organization Type</b>	Services- Employment Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
49	<b>Agency/Group/Organization</b>	Community Mediation Center
	<b>Agency/Group/Organization Type</b>	Non-Homeless Special Needs
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
50	<b>Agency/Group/Organization</b>	Child Help
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
51	<b>Agency/Group/Organization</b>	Renew Clinic
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
52	<b>Agency/Group/Organization</b>	Raising a Voice
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
53	<b>Agency/Group/Organization</b>	Cokesbury Figtree
	<b>Agency/Group/Organization Type</b>	Services – Housing Services - Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic notice.
54	<b>Agency/Group/Organization</b>	SEED
	<b>Agency/Group/Organization Type</b>	Services-Employment

	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Electronic Notice

**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**

### AP-12 Participation

#### 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 and hearings. The Grants and Community Development Department requests citizen input, holds agency meetings, and interacts with residents and business community leaders as part of its citizen participation process. 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. The public comment period is open between March 24, 2023 and April 25, 2023.

##### Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Workshop	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities	The County conducted one virtual meeting and one in-person meeting for the CDBG and HOME applications. The meetings were advertised on the Knox County website, and emails were sent to all partnering nonprofit agencies announcing the meetings.	Keira Wyatt (CONNECT Ministries): Could you go into detail about what is acceptable services for homelessness? A: All types of homeless services will be considered for funding. These services fall under the Public Service category and grant application. Follow up: We are seeing an influx of people with mental health problems and staying housed. Our organization is

<p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Fifteen (15) people representing various service and housing agencies attended the meetings. One (1) person attended virtually and fourteen (14) attended in-person. Comments and input were encouraged at the meetings regarding the needs of the County and the use of CDBG/HOME program funds. Dan Myers, NHI, KLF, SHF Beverly Manes, KLF Jeffrey Vincent, CAC Housing and Energy Services Jo Madding, CAC Housing and Energy Services Colby Webb, CAC Housing and Energy Services Steve McAmis, McNabb Center Nate First, KnoxHMIS Deborah Porter, NDHCS Tony Earn, Angelic Ministries Keira Wyatt Connect Ministries, Brian Vesser, SEEED Laurel Bowen SEEED Gwen Early CATN Janet Brewer, Metro Drug Coalition.</p>	<p>looking at mental health, life skills, financial literacy, higher need for case management, etc. Is that acceptable? A: Yes.</p> <p>Keira Wyatt (CONNECT Ministries): Can we still use construction dollars within the city? We are trying to bring a community center to the area, mixed use facilities. Would this be eligible for that funding? A: Any construction needs to be performed in unincorporated Knox County, outside of the City of Knoxville and Town of Farragut. The City of Knoxville has a separate HUD allocation of funds used within the City limits.</p> <p>Jeffrey Vincent (CAC): Did HUD identify any reason for reducing the allocations? A: No.</p> <p>Janet Brewer (Metro Drug Coalition): Do you have a number of applications that you are going to fund for public service dollars? Is there a limit to the requested amount of funding for a single application? A: No, the County will not limit the number of applications or funding amount considered.</p> <p>Janet Brewer (Metro Drug Coalition): If a program serves individuals coming out of the criminal justice system or substance misuse rehabilitation, are they considered County residents? If they go into recovery housing that is in the City, will that be considered eligible for County CDBG funds? A: Yes, they are considered homeless and County residents. That makes them eligible for housing assistance funding, regardless of whether the housing is in the City of Knoxville or not.</p> <p>Colby Webb (CAC): Is the maximum amount public service funding available for homeless services the estimated \$165,000? A: Yes, any type of social service for homeless individuals would fall within the Public Services category funding cap.</p>
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			<p>Steve McAmis (McNabb Center): Should there be multiple applications for a construction project based on the type of activity (i.e. infrastructure, acquisition, etc.)? How about public services? A: There may be a single application per property/project location for construction. For the social services, the number of applications to be submitted is based on whether it is a single service/program, or if there are multiple services across the agency that are being offered. KCGCD can provide further guidance individually to agencies if there are questions specific to the program/service.</p> <p>Nate First (UT HMIS): Does the funding cover indirect and direct costs or only direct costs? A: The funds are intended for direct costs.</p>
Newspaper Ad	<p>Minorities</p> <p>Non-English 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>Knox County published a newspaper ad on March 27, 2023 in the Knoxville Focus, notifying the public of the upcoming public meeting and public hearing, as well as the public comment period.</p>	N/A
Internet Outreach	<p>Minorities</p> <p>Non-English 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>On February 24, 2023, Knox County Grants and Community Development published notification on its website regarding the public meetings held on February 27 and March 9, 2023.</p>	N/A

<p>Internet Outreach</p>	<p>Minorities</p> <p>Non-English 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>On March 24, 2023, Knox County published on its website the draft Annual Action Plan, as well as notification of the public comment period that is open between March 24 and April 25, 2023. This website notice also indicated that the public meeting was held on April 13, 2023, and the public hearing is on April 24, 2023.</p>	<p>N/A</p>
<p>Public Meeting</p>	<p>Minorities</p> <p>Non-English 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>The County conducted one in-person meeting to solicit public input on the draft Annual Action Plan. The meeting was advertised on the Knox County Grants and Community Development public notice website and published in the Knoxville Focus.</p>	<p>TBD</p>
<p>Public Hearing</p>	<p>Minorities</p> <p>Non-English 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>The Knox County Commission will review the Draft 2023 Annual Action Plan during the April 24, 2023 regular session. Citizens are invited to attend and comment on the plan.</p>	<p>TBD</p>

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources

#### Introduction

Knox County received notification on March 2, 2023 of its allocation of \$1,102,177 in CDBG funds and \$477,177 in HOME funds for program year 2023. Based on the release of allocation amounts, Knox County's HOME funding was decreased by \$38,911 from the previous year's allocation. In accordance with HOME regulations, 15% will be dedicated towards CHDO set-aside. 10% will be dedicated towards HOME Administration, and the remainder will be dedicated towards an affordable housing project.

In conjunction with PY2023 HUD funding, Knox County plans to use unallocated CDBG funding from PY2020 and PY2021 for its home rehabilitation programs. The remaining unallocated CDBG-CV funding will be dedicated to public services in response to the Coronavirus Pandemic during the 2023 program year. Additionally, Knox County intends to use PY2023 HOME funds as well as prior year HOME allocations from PY2018, PY2019, PY2020, PY2021, and PY2022 for the development of affordable housing.

#### Anticipated Resources

Program	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
		Annual allocation: \$	Program Income \$	Prior Year Resources: \$	Total: \$		
CDBG	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	1,102,177	56	440,775.48	1,543,008.48	1,102,177	Funds for housing and non-housing community development needs. Expected Amount Available Remainder of Con Plan is for the final forthcoming program year.
HOME	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction,	477,177	107,553.38	1,666,787.01	2,251,517.39	477,177	Funding for development of affordable housing. Expected Amount Available Remainder

	Multifamily rental rehab, New construction for ownership, TBRA						of Con Plan is for the final forthcoming program year. Prior year resources are remaining funds from PY2018, PY2019, PY2020, PY2021, and PY 2022.
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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, street improvements, and the creation of affordable housing.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Goal Name	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Increase Quality Affordable Rental Housing	Affordable Housing	Geographic Areas of Need County-Wide	Increase Affordable Rental Housing Opportunities	HOME: \$2,203,800.39	Rental units constructed : 11 Household Housing Unit
Provide Home Rehabilitation Assistance	Affordable Housing	Geographic Areas of Need County-Wide	Improve Quality of Existing Housing Stock	CDBG: \$ 518,727.68	Homeowner Housing Rehabilitated: 50 Household Housing Unit
Provide Homeless Housing and Services	Homeless	Geographic Areas of Need County-Wide	Provide a Wide Variety of Public Services Provide Homeless Housing and Services	CDBG: \$165,326.55 CDBG-CV: \$56,973.25	Public service activities other than Low/Moderate Income Housing Benefit: 2,700 Persons Assisted

Goal Name	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Planning/Administration	Admin	County-Wide	Planning/Administration	CDBG: \$220,435 HOME: \$47,717	Other: 2 Other
Provide infrastructure to Create Affordable Housing	Affordable Housing	Geographic Areas of Need County-Wide	Increase Affordable Rental Housing Opportunities	CDBG: \$267,500.00	Rental units constructed : 30

**Table 6 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Increase Quality Affordable Rental Housing
	<b>Goal Description</b>	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	<b>Goal Name</b>	Provide Home Rehabilitation Assistance
	<b>Goal Description</b>	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 and elderly. Additionally, the County offers a minor home repair loan for eligible homeowners when proposed repairs are not deemed an emergency. The loan is offered at a 0% interest rate and may be partially forgiven for very low-income households who remain in the residence for five years.
3	<b>Goal Name</b>	Provide Homeless Housing and Services
	<b>Goal Description</b>	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. Knox County has seen an unprecedented rise in homelessness, and services are needed now more than ever.
4	<b>Goal Name</b>	Planning/Administration
	<b>Goal Description</b>	The County will provide effective and efficient program management and oversight of its HUD-funded programs.
5	<b>Goal Name</b>	Provide Infrastructure to Create Affordable Housing
	<b>Goal Description</b>	The County will dedicate resources for street improvements to support the development and creation of new affordable housing units, both rental and homeownership.

## Projects

### AP-35 Projects

#### 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	HOME Rental Housing
2	Public Service Activities
3	Home Rehabilitation Program
4	CDBG Administration
5	HOME Administration
6	HOME CHDO Project
7	Street Improvements for Clayberry Apartments

**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

## AP-38 Project Summary

### Project Summary

1	<b>Project Name</b>	HOME Rental Housing
	<b>Target Area</b>	Geographic Areas of Need County-Wide
	<b>Goals Supported</b>	Increase Quality Affordable Rental Housing
	<b>Needs Addressed</b>	Increase Affordable Rental Housing Opportunities
	<b>Funding</b>	HOME: \$2,132,223.84
	<b>Description</b>	Knox County is considering applications to construct affordable rental housing in areas of the county with high population growth and access to amenities and employment opportunities.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 11 households will gain access to affordable rental opportunities through the construction of 11 HOME-assisted units.
	<b>Location Description</b>	Unincorporated areas of Knox County.
	<b>Planned Activities</b>	Knox County is partnering with a local non-profits interested in gaining CHDO status and continues to partner with its existing CHDO subrecipient, HomeSource of east tennessee.
2	<b>Project Name</b>	Public Service Activities
	<b>Target Area</b>	Geographic Areas of Need
	<b>Goals Supported</b>	Provide Homeless Housing and Services
	<b>Needs Addressed</b>	Provide a Wide Variety of Public Services Provide Homeless Housing and Services
	<b>Funding</b>	CDBG: \$165,326 CDBG-CV: \$56,973 Total: \$222,299.80
	<b>Description</b>	
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	There is an ongoing need for supportive services for households experiencing or at-risk of homelessness in the county, and Knox County expects to assist 2,700 individuals.
	<b>Location Description</b>	Unincorporated areas of Knox County.
	<b>Planned Activities</b>	Provide homeless housing and services, as well as a wide variety of public services.
3	<b>Project Name</b>	Home Rehabilitation Program
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Provide Home Rehabilitation Assistance
	<b>Needs Addressed</b>	Improve Quality of Existing Housing Stock
	<b>Funding</b>	CDBG: \$518,727.68

	<b>Description</b>	Housing rehabilitation activities that will improve the conditions of existing housing stock occupied by low- and moderate-income households. Funding for this project is as follows: PY2023: \$448,915.45 PY2021: \$11,718.87 PY2020: \$58,093.36
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A minimum of 50 owner-occupied residences will receive minor home repair assistance.
	<b>Location Description</b>	Unincorporated areas of Knox County.
	<b>Planned Activities</b>	Knox County will dedicate \$518,727.68 in CDBG dollars from three program years (2023, 2021, 2020) for the operation of its Home Rehabilitation Program.
<b>4</b>	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Geographic Areas of Need County-Wide
	<b>Goals Supported</b>	Planning/Administration
	<b>Needs Addressed</b>	Planning/Administration
	<b>Funding</b>	CDBG: \$220,435
	<b>Description</b>	Funding will be dedicated to the administration of the CDBG Program, planning, and management costs.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Unincorporated areas of Knox County.
	<b>Planned Activities</b>	Administration, planning, and oversight of the CDBG Program.
<b>5</b>	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	Geographic Areas of Need County-Wide
	<b>Goals Supported</b>	Planning/Administration
	<b>Needs Addressed</b>	Planning/Administration
	<b>Funding</b>	HOME: \$47,717
	<b>Description</b>	Funding will go towards the planning and administration of the HOME Program.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Unincorporated areas of Knox County.
	<b>Planned Activities</b>	Administration, planning, and oversight of the HOME Program
<b>6</b>	<b>Project Name</b>	HOME CHDO Project

	<b>Target Area</b>	Geographic Areas of Need County-Wide
	<b>Goals Supported</b>	Increase Quality Affordable Rental Housing
	<b>Needs Addressed</b>	Increase Affordable Rental Housing Opportunities
	<b>Funding</b>	HOME: \$ 71,576.55
	<b>Description</b>	The HOME CHDO set-aside funds will be dedicated to the development of rental housing.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is anticipated that a minimum of two households out of the eleven units constructed will be low- to moderate-income and benefitting directly from the CHDO set-aside HOME funds.
	<b>Location Description</b>	Unincorporated areas of Knox County.
	<b>Planned Activities</b>	A minimum of two units will be constructed for low- to moderate-income households.
7	<b>Project Name</b>	Street Improvements for Clayberry Apartments
	<b>Target Area</b>	Geographic Areas of Need County-Wide
	<b>Goals Supported</b>	Provide Infrastructure to Create Affordable Housing
	<b>Needs Addressed</b>	Increase Affordable Rental Housing Opportunities
	<b>Funding</b>	CDBG: \$267,500.00
	<b>Description</b>	Street improvement project that will construct a new access road to a planned community, increasing rental units available to low- to moderate-income households.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 low- to moderate-income households.
	<b>Location Description</b>	This road will run through existing low-income rental community, Willow Place, in Knox County. This road will give access to the Willow Place Community Room from the future Clayberry Apartments project.
	<b>Planned Activities</b>	Construction of a new access road for a rental housing community, consisting of 30 rental units that will be occupied by low- and moderate-income households.

## AP-50 Geographic Distribution

### 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%.

## Affordable Housing

### AP-55 Affordable Housing

#### Introduction

Knox County will focus on owner-occupied housing rehabilitation, as well as development of rental housing for low-to-moderate income residents in PY2023.

With the balance of the County's HOME funds, including its PY2023 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 submitted its plan for approval on March 29, 2023.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	61
Special-Needs	0
<b>Total</b>	<b>41</b>

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	11
Rehab of Existing Units	50
Acquisition of Existing Units	0
<b>Total</b>	<b>61</b>

**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. A lack of affordable housing continues to be the number one cause of homelessness, as reported by unhoused persons in Knox County. In an article published by the Knoxville News Sentinel on March 15, 2023, it was reported that “In February, the median list price of a home in the Knoxville area was \$457,000, about \$42,000 higher than the national average.” According to the article, to afford an average home and qualify for a 30-year mortgage with 10% down payment, a family would need to make approximately \$90,331 a year. The median household income in Knoxville in 2021 was \$57,100 per year.

Furthermore, households that experienced a job loss or other negative financial impact due to the pandemic have increased the number of individuals experiencing homelessness.

In PY2023, the County will concentrate on owner-occupied home rehabilitation and dedicating money for development of affordable housing. An expected 50 households will benefit from home rehab activities that keep residents stably housed. 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.

Knox County has applied for the Older Adults Home Modification Program and is currently waiting on a response from HUD. If awarded this funding, Knox County intends to address accessibility needs including items like entryway ramps and other minor modifications to assist elderly homeowners. The intent of the program and making such repairs is to allow for aging-in-place for some of the County’s most vulnerable residents.

The County’s HOME funds will be utilized for affordable rental housing for low-to-moderate income residents with the goal of serving 11 households.

## AP-60 Public Housing

### 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 applied for and was awarded a \$40,000,000 Choice Neighborhoods Planning Grant from the U.S. Department of Housing and Urban Development (HUD). This grant will support the demolition of 196 units at the Western Heights site that were originally built in 1953, to be replaced with 479 mixed-income new construction units. KCDC also expects to complete construction of 180 units at the Austin Homes (First Creek) location.

KCDC has converted all Public Housing in the County 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. Through March 2023, the County's ERA program has expended \$60,788,545.16 in funds to serve over 9000 households.

## AP-65 Homeless and Other Special Needs Activities

### Introduction

The number of persons experiencing homelessness in Knox County has grown significantly over the past two years. The growth is primarily seen in the increased number of encampments located outside the City of Knoxville, where resources are predominately located.

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 toward 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.

Additionally, Knox County Grants & Community Development published a report in December 2022 titled "Homelessness in Knox County." This report reviewed the causes of homelessness, the current efforts, and services offered in the community and made recommendations going forward to address homelessness. These recommendations included the development of a County policy to address homelessness, the creation of a joint office on Homelessness between the City and County, to repurpose of the Teague Clinic to serve as space for the joint office and other County employees addressing housing stability to work, and to partner with local faith groups and non-profits to develop community day centers that would be modeled after an existing local program.

### **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 CHAMP assessments to determine the needs, barriers, and strengths of persons experiencing homelessness. This includes persons in emergency shelters, 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.

In addition, the County incorporated the input from persons experiencing homelessness when developing the Department's report on Homeless in the County and the County's HOME-ARP Plan (submitted for review to HUD in March 2023). These individuals provided details about their experiences and additional recommendations on areas the County can prioritize to address both the causes of homelessness and the needs of those unhoused.

## **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 in planning processes, including prioritization of 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 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.

In addition, the County will support religious and non-profit organizations in developing day centers that will provide unhoused persons with connections to housing, employment, medical, and mental health resources in addition to addressing their basic needs. These centers have become increasingly important as the number of homeless encampments has grown outside city limits, where more limited resources are available to address homelessness.

The County expects that CDBG dollars awarded towards public services, including housing stability services, will assist over 2,700 persons in FY 2023.

**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.**

The County has historically and will continue collaborating with the City and local partners in homeless diversion and prevention efforts.

The County has allocated funds to the Knoxville-Knox County Community Action Committee's (CAC) Rent, Mortgage, and Utility Assistance Program, which seeks to stabilize low-income individuals and families in their current housing. CAC is staffed with personnel well-equipped to direct persons to appropriate housing resources.

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

Furthermore, the County recognizes the negative health impacts the COVID-19 pandemic has had on the homeless population. In 2022, 24% cited health (physical, mental, or substance abuse related) as a primary reason for them becoming homeless. In addition, homelessness itself has a significant negative impact on a person's health. The County will dedicate its remaining \$56,973 in unallocated CDBG-CV funds to provide access to medical services for LMI individuals who are uninsured due to unemployment or underemployment, a subsidiary of the COVID-19 pandemic.

## **Discussion**

The County continues to collaborate with the Continuum of Care's efforts to address the needs of unhoused residents and stabilize individuals and families experiencing housing instability. The County will reference feedback provided by the CoC and community partners during the HOME-ARP Allocation Planning process when determining which services to prioritize when allocating HOME-ARP funds.

## AP-75 Barriers to affordable housing

### 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 also 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 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 the 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.

### **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, rent growth was 9.6% in Knoxville in 2022. Knoxville was listed as number 11 for all U.S. Metro areas with the highest inbound migration for rental properties, and occupancy rates in Knoxville hovered at around 96.5% in January 2023, higher than the national average of 94.8%.

KAAR notes that Knoxville is among the top five metro areas nationally for homebuyers looking to stay in the area, and those households need to make at least \$90,331 per year for a mortgage on a median-priced home with a 10% down payment. Additionally, KAAR reports 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.

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

## AP-85 Other Actions

### 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 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 homeowner rehabilitation project for 50 households. The County hopes to provide HOME funding for the creation of eleven (11) affordable rental housing units during FY2023.

### 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 FY2023 funding for its home rehabilitation program that is expected to serve 50 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-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.

## Program Specific Requirements

### AP-90 Program Specific Requirements

**Introduction:**

#### Community Development Block Grant Program (CDBG)

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

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

#### Other CDBG Requirements

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

#### HOME Investment Partnership Program (HOME)

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 down payment 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.

**Discussion:**

The County conducts a competitive application process annually for nonprofits to submit proposals for funding. Both HOME and CDBG applications are available through Neighborly, 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.