

The 2020-21 Annual allocation is being amended to include the first and second rounds of CDBG -CV funds for the amount of \$353,343. Total CDBG-CV funds are \$584,171

Executive Summary

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

1. Introduction

The City of Cleveland became a Department of Housing and Urban Development (HUD) Entitlement Community in 2004. The 5-Year Consolidated Plan (Con Plan) was submitted in 2019 and covers the period commencing July 1, 2019 to June 30, 2023. Annual Action Plans are a requirement of HUD for jurisdictions such as Cleveland that receives Community Development Block Grant (CDBG) funds.

The Consolidated Plan has several primary sections including a Housing Needs Assessment that assesses needs for affordable housing, homelessness, special needs populations, and non-housing community development needs. The Con Plan also includes a Housing Market Analysis that evaluates existing housing stock and resources. There is a Strategic Plan that outlines objectives for the five-year planning period that sets goals between various eligible activities and projects. Other sections found in the Con Plan address the methodology for citizen participation and the institutional structure for delivering services and programs.

This document is the second -year Action Plan and describes the actions, projects and programs that the City of Cleveland will implement to address priority needs identified in the Con Plan. The City will receive \$392,386 for the program year starting July 1, 2020 and ending June 30, 2021.

The City will receive \$230,828 CDBG-CV funds in round 1. The City will receive a second round of funding for the amount of 353,534 for a total amount of \$584,171 for CDBG-CV.

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.

The Con Plan identified eight overarching priority community development and affordable housing needs. An amendment to the Con Plan was submitted for approval to add economic development and public service.

- Affordable housing for renters and homebuyers;
- Public awareness of fair housing laws and lead-based paint requirements;
- Transitional and supportive housing needs;
- Housing and supportive services for the elderly and disabled;
- Code enforcement
- Public facility and infrastructure improvement
- Economic Development
- Public Service

From these priorities and within the context of limited funding resources, goals were developed with the following proposed CDBG allocation of \$392,386 for program year 2020-2021 and \$230,828 for round 1 CDBG -CV and \$353,423 round 2 allocation of CDBG-CV

FY02020-21 Program year

- Code Enforcement - \$35,000
- Infrastructure/ Recreation /Public Facilities, Park improvements: \$285,326
- Planning/Administration - \$72,000

Total CDBG-CV funds: \$584,171

Additional goals are being added as a result of COVID 19. Those goals are:

- Administration and program development relating to CDBG-CV – \$110,828
- Economic Development related to CDBG-CV – \$140,000.
- Public Service related to CDBG-CV - \$68,000. Infrastructure/Recreation/ Public Facilities CDBG-CV - \$265,343

3. Evaluation of past performance

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

The above allocation of resources continues successful initiatives and partnerships built during previous program years. The City of Cleveland has been successful in attacking affordable housing standards and neighborhood quality issues with targeted codes enforcement and improvements to neighborhood infrastructure. Likewise, the City's affordable housing initiatives have relied on working in partnership with area non-profit providers to leverage additional housing resources and expertise. The specific projects proposed for the second year Action Plan are largely the result of the City's evaluation of how similar earlier activities have performed. The COVID funds will be used for activities to respond to, prepare for and the prevention of COVID-19.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

During the Action Plan process, the City of Cleveland consulted with a wide variety of housing and service organizations, civic organizations, neighborhood residents and groups, departments of local government, elected officials, and others. The organizations and groups invited to participate covered the major providers of affordable housing, emergency housing, special needs housing, community facilities, services for youth, elderly, and disabled. Sections of government supplying public community centers, parks, recreation, and open space, public works such as sidewalk, street, water/sewer, and stormwater improvements, and with public safety officers focused on permitting and code compliance within CDBG target areas were invited to participate.

The City held 4 public hearings pertaining to the 2020-2021 Annual Action Plan. The City also held a public hearing pertaining to an Amendment to the 2019-2023 Consolidated Plan for input pertaining to activities for CDBG -CV allocation. Hearings were well attended. Interpretative services were available for Spanish speakers.

The City held 2 public hearings pertaining to the amendment of the 2020-2021 Annual Action plan to include the second round of CDBG-CV. Public hearings were held on February 16, 2021 and March 22, 2021. Both hearings were held live on the City's Facebook page. A phone number was available for the public to call in for comments. FB comments could be taken on the fb page. There were no facebook comments. There are no sign-in sheets for meetings held in 2/16/2021 or 3/22/2021.

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.

Public comments are attached as an appendix to the Action Plan.

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

All comments were reviewed. All comments are in the Appendix section.

7. Summary

The City of Cleveland has leveraged its CDBG resources well in the past and will continue to do so in the future based on the goals identified during this process. All meetings held were held virtual and live on fb . The city expects to fully engage in the goals identified for the upcoming program year.

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	CLEVELAND	City Administration

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

Cathy Andrews, City of Cleveland, Redevelopment Coordinator

P.O. Box 1519, Cleveland, TN 37364-1519

423-479-1913

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

1. Introduction

The following table provides a list of partners, agencies, and organizations consulted during the Action Plan process.

The table can be found in the appendix.

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))

During the Action Planning process, the City of Cleveland consulted with a wide variety of housing and service organizations, civic organizations, neighborhood residents and groups, Departments of local government, elected officials, and others. The list of key consultations is included in this document. The organizations and groups consulted covered the major providers of affordable housing, emergency housing, special needs housing, community facilities, services for youth, elderly, and disabled. There were also consultations with the sections of government supplying public community centers, parks, recreation, and open space, public works such as sidewalk, street, water/sewer, and stormwater improvements, and with public safety officers focused on permitting and code compliance within CDBG target areas.

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

The City of Cleveland works closely with the Cleveland Emergency Shelter, the only emergency shelter for homeless persons within the jurisdiction. The Cleveland Shelter is part of the Continuum of Care and actively participates in the CoC planning process. Although Cleveland has not been a direct entitlement jurisdiction for the Emergency Shelter Grant (ESG) program, they have in the past participated and received funding under the State of Tennessee’s small cities program administered by the Tennessee Housing and Development Agency (THDA). The City of Cleveland provides technical assistance to the ESG program as it relates to guidance for grant application preparation and grants administration. The shelter provides more than just emergency housing, it also provides employment training in-house, life skills training, and helps reduce homelessness by helping with utilities, deposits, and correcting arrearages.

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

As described above, the City of Cleveland works most often with the Cleveland Emergency Shelter on meeting the needs homeless persons and families. Plans for a transitional shelter to better enable the homeless to move from a shelter situation to a more independent living arrangement in a unit of their own is on their agenda. There is also concern over the lack of adequate accommodations for the chronic homeless that experience recurring episodes of homelessness for longer periods of time. The City will continue to work with the Cleveland Shelter, the CoC, and other potential providers and partners involved in these initiatives.

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	Agency/Group/Organization	Habitat for Humanity of Cleveland
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis 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?	City staff met with Habitat for Humanity Finance Director and Executive Director and discussed current projects and anticipated needs for 2020-21. Habitat staff also attended public meetings to voice support of the CDBG program, our partnership and need for funding install infrastructure for a future develop and to provide down payment assistance to families.
2	Agency/Group/Organization	CITY OF CLEVELAND
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Non- Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City Manager and department heads discussed with the Redevelopment Coordinator needs for the coming year that could utilize CDBG funding. The City Manager, Recreation Director and City Council members attended public meetings as well.

3	Agency/Group/Organization	Cleveland Emergency Shelter
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy 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?	The Director of the Cleveland Emergency Shelter contacted City staff and voiced their support for continued partnership in providing funding and support for the homeless community.
4	Agency/Group/Organization	Bradley Cleveland Community Services Agency
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy 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?	The Director of the Cleveland Emergency Shelter contacted City staff and voiced their support for continued partnership in providing funding and support for the homeless community.
5	Agency/Group/Organization	Cleveland Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children 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?	Discussions were held with the Director of the Cleveland Housing Authority and the City will continue to work closely in areas such as fair housing and redevelopment.
6	Agency/Group/Organization	United Way of Bradley County
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Health Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	United Way and the City work closely with several initiatives that take place within the CDBG target area for low income residents. Dialogue continues on future projects.
7	Agency/Group/Organization	City Fields
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development 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?	City Staff met with City Fields Director and discussed current projects and needs for 2020-2021. City Fields Director and staff also attended public meetings to voice support of the CDBG program. City Fields requested a need for funding for Down Payment Assistance and other potential affordable housing programs.

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

NA

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	Chattanooga Regional Homeles Coalition	Transitional and supportive housing
Blythe Oldfield Neighborhood Master Plan	City Fileds Community Development Corporation	Affordable housing, economic stability and healthy and sustainable neighborhoods.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

Four public hearings were held for the 2020-2021 Action Plan. The first public hearing was held on Sept. 23 2019 in conjunction with the approval of the CAPER for FY2018-2019 and to kick off the planning process for 2020. Newspaper announcements, mail, and email were methods used to advertise the meetings. The second public hearing was held on February 11, 2020 at the Blythe Family Support Center at 1075 Blythe Avenue (located in the CDBG target area). The purpose of the meeting was to provide an overview of the CDBG program, Action Plan process, and anticipated allocation for 2020. Examples of previously funded projects and current projects were discussed. Also discussed was the Analysis of Impediments to Fair Housing Choice Study, the Fair Housing Act, protected classes, purpose of the AI and identified impediments. Thirteen individuals attending the second meeting. Attendees included community representatives, city partners including United Way, City Fields, Habitat for Humanity, and city department officials, and a member of the city council. A Hispanic translator was available if requested. The third public hearing was held on February 18, 2020 in the City Council Meeting Room during the Cleveland Municipal Planning Commission regularly scheduled meeting. A presentation outlined the recommendations, goals and estimated funding allocations. The Planning Commission was asked for input on housing and community development needs. In addition to the 9 planning commissioners , 5 city staff members were in attendance for input. Ten individuals from the public attended and participated in the process.

Public Notice was made on March 31, 2020 for a 30-day comment period ending on May 1, 2020 associated with the proposed 2020-2021 Annual Action Plan. The Plan was available at City of Cleveland Development and Engineering Services office for review. During the 30 day comment period COVID 19 occurred and several comments were made to the CDBG office inquiring if CDBG funds could be used for economic development. CDBG -CV funds were allocated to the City and Public Notice was given on May 13, 2020 for a public hearing on May 28, pertaining to Amendment of the Consolidated Plan to add Economic Development and Public Service in order to include economic development and public service projects in the 2020-21 Annual Action plan as result of COVID-19. A 4th public hearing was conducted on August 10, 2020. Public Notice was given in the Cleveland Banner on July 24, 2020. Public advertisement methods are included as an Appendix to the Action Plan.

Two public hearings pertaining to the Amendment of the 2020-21 AAP were held virtual (live on Fb) . The first public hearing was held on February 16, 2021, with notice given in the Cleveland Banner on January 31, 2021. A 6 day comment period ended on February 23, 2021. The

second public hearing was held on March 22, 2021 with a public notice appearing in the Cleveland Banner on March 5, 2021 and a six day comment period ending on March 29, 2021. In general, meetings are advertised in the local paper, notices were emailed, mailed, and hand delivered to an extensive list of service providers. All meeting/public hearing documentation and comments are included in Appendix. Any public comments are in the minutes. There are no sign-in sheets for hearings on Feb. 16 and March 22, because both meetings were virtual.

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	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	All comments and responses are in the appendix	All comments and responses are in the appendix	NA	

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)
2	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	All comments are in the appendix.	All comments are in the appendix.	NA	

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)
3	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	All comments and responses are in the appendix.	All comments and responses are in the appendix.	NA	

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)
4	Direct Mail or Email	<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>	All comments and responses are in the appendix	All comments and responses are in the appendix	NA	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The 2020-21 Annual Allocation is anticipated to be funded consistently with prior years funding at \$392,326. Any anticipated resources from other sources will be leveraged with the CDBG sources in the future to maximize and address the community development needs. Cleveland has also been allocated \$230,828 of CDBG-CV funds in round 1 and \$353,343 in round 2 of CDBG-CV funds for a total of 584,171 of CDBG -CV . The City's total resources are \$ 976,497. This amount includes the annual allocation of \$392,326 and CDBG-CV allocations for round 1 and 2 for

\$584,171.

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	392,326	0	0	392,326	1,175,000	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services Elimination of Slums & Blight Brownfield Revitalization
Other	public - federal	Admin and Planning Economic Development Public Improvements Public Services	584,171	0	0	584,171	0	Funds will be used for Economic Development, Public Service, Public Improvements, and admin and planning.

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 City of Cleveland has leveraged most of its projects since the inception of the city's CDBG program. It will continue its efforts to work with private, state, and local departments, agencies, and nonprofits to ensure that projects are completed effectively. If projects are proposed in the CDBG target area, the CDBG grant manager will work with the proposing agency to see how the project can be leveraged and if match requirements will be required for each project. Other low to moderate areas in the city will be evaluated and considered as projects are identified.

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

If publicly owned land is available for redevelopment proposals or community development assets, the grant manager will work with the entity proposing the project to ensure that the standards are consistent with CDBG rules and regulations as well as city procedures.

Discussion

City of Cleveland will have an anual allocoation and CDBG-CV allocation.

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	Code Enforcement	2019	2024	Affordable Housing Non-Housing Community Development	CDBG TARGET AREA	Code Enforcement	CDBG: \$35,000	Housing Code Enforcement/Foreclosed Property Care: 300 Household Housing Unit
2	Public facility and infrastructure improvements	2019	2024	Non-Housing Community Development	CDBG TARGET AREA	Public Facility & Infrastructure Repair/Correction	CDBG: \$285,326 CDBG-CV: \$265,343	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 600 Persons Assisted
3	Administration	2019	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG TARGET AREA	Code Enforcement Public Awareness- Fair Housing & Lead Based Paint Economic Development Public Service	CDBG: \$72,000 CDBG-CV: \$110,828	Other: 500 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Economic Development	2020	2023	Non-Housing Community Development	CDBG TARGET AREA	Economic Development	CDBG-CV: \$140,000	Jobs created/retained: 20 Jobs Businesses assisted: 14 Businesses Assisted
5	Public Service	2020	2023	Non-Housing Community Development	CDBG TARGET AREA	Public Service	CDBG-CV: \$68,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Code Enforcement
	Goal Description	Provides funds for an employee and program cost associated with a codes enforcement inspector to provide enforcement of municipal codes in the CDBG Target Area.
2	Goal Name	Public facility and infrastructure improvements
	Goal Description	CDBG funds (Annual) will be utilized for Phase 2A and 2B of the Blythe Multi-Fields (AKA Avery Johnson Park). Annual allocation will also be used to rehab or expand Mosby Park Playground equipment. CDBG- CV funds will be used to expand Mosby Park in order to respond to COVID.
3	Goal Name	Administration
	Goal Description	

4	Goal Name	Economic Development
	Goal Description	Forgivable loans will be provided to small businesses located in low income areas meeting the 51% LMI threshold. This activity will be for the purpose of responding to COVID 19.
5	Goal Name	Public Service
	Goal Description	Financial assistance will be provided to City Departments and or non -profits implementing a public service that will repond to, prepare for and prevent COVID 19. Examples are: Purchase of supplies and materials. Funds are being used assist with the cost of hotel rooms for temporary shelter for homeless during the cold. This is responding to COVID because the entity that typically provided for this activity can not due to COVID. Funds will also be used to expand a childcare/daycamp program that is implemented by the City Recreation Department to assist parents with care for their children.

Projects

AP-35 Projects – 91.220(d)

Introduction

Proposed projects for FY 20-21 will focus on completing prior years recreation goals and activities. Projects will focus on economic development, public service, code enforcement and administration. The proposed activities are related to infrastructure and recreation improvements, code enforcement, economic development, public service and administration. Completion of projects and code enforcement in this area will have a significant impact in the CDBG target. Households will have greater access to public infrastructure and recreational activities. Businesses will have assistance as it relates to reponding COVID 19.

Projects

#	Project Name
1	Economic Development
2	Public Service
3	Code Enforcement
4	Infrastructure/ Recreation Improvements
5	Administration
6	Admin- CV

Table 7 - Project Information

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

The projects identified for this Annual Action Plan are directly related to the goals identified through the Consolidated Planning process.

AP-38 Project Summary
Project Summary Information

1	Project Name	Economic Development
	Target Area	CDBG TARGET AREA
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG-CV: \$140,000
	Description	This project will respond to COVID 19 for small businesses.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	14
	Location Description	CDBG Target area and areas meeting the 51% LMI threshold in the City of Cleveland.
	Planned Activities	Provide forgivable loans to small businesses.
2	Project Name	Public Service
	Target Area	CDBG TARGET AREA
	Goals Supported	Public Service
	Needs Addressed	Public Service
	Funding	CDBG-CV: \$68,000
	Description	Respond to COVID 19
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approxiamtey 100
	Location Description	Areas meeting the 51 % LMI income threshold.
	Planned Activities	Provide financial assistance to city departments and non-profits to repond to COVID 19.
3	Project Name	Code Enforcement
	Target Area	CDBG TARGET AREA
	Goals Supported	Code Enforcement
	Needs Addressed	Code Enforcement

	Funding	CDBG: \$35,000
	Description	Provides funds for program costs associated with a code enforcement inspector to provide enforcement of municipal codes in the CDBG Target Area.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 households will benefit from the proposed code enforcement activity. Although it will affect housing units, the overall livability of the Expanded CDBG Target Area will be addressed.
	Location Description	Code enforcement activities occur in all or parts of Census Tracts 103, 104, 105, 107 and 108 - Expanded CDBG Target Area
	Planned Activities	Code Enforcement targeted within the Expanded CDBG Target area; work with Building Department and property owners for resolutions; educational opportunities regarding property maintenance, lead based paint and fair housing.
4	Project Name	Infrastructure/ Recreation Improvements
	Target Area	CDBG TARGET AREA
	Goals Supported	Public facility and infrastructure improvements
	Needs Addressed	Public Facility & Infrastructure Repair/Correction
	Funding	CDBG: \$285,326 CDBG-CV: \$265,343
	Description	Annual Allocation CDBG funds will be used for Phase 2A and 2B of Blythe Multi-Fields (AKA Avery Johnson Park) and improvement or rehab to the Mosby playground.CDBG-CV will be used to expand Mosby Park in order to respond to COVID.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit low to moderate income families in the Expanded CDBG Target Area. As defined in the Con Plan, this target area has concentrations of minority and low-income populations and meets the 51% LMI threshold. Estimated individuals to 500.
	Location Description	CDBG Target Area
	Planned Activities	Phase 2 of Blythe Multi-fields and improvements in Mosby Park
	Project Name	Administration

5	Target Area	CDBG TARGET AREA
	Goals Supported	Code Enforcement Public facility and infrastructure improvements Administration Economic Development Public Service
	Needs Addressed	Public Facility & Infrastructure Repair/Correction Code Enforcement Transitional and supportive housing needs Public Awareness-Fair Housing & Lead Based Paint
	Funding	CDBG: \$72,000
	Description	Administration for 2020-21 annual allocation.
	Target Date	8/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Adminstration and Planning
	6	Project Name
Target Area		CDBG TARGET AREA
Goals Supported		Public facility and infrastructure improvements Administration Economic Development Public Service
Needs Addressed		Economic Development Public Service
Funding		CDBG-CV: \$110,828
Description		Administration of the CDBG-CV funds
Target Date		9/30/2022
Estimate the number and type of families that will benefit from the proposed activities		Low to moderat income families and indivcuals will be assisted.

	Location Description	Adminsitration and Planning of the CDBG-CV funds.
	Planned Activities	

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

The CDBG Target Area for the City of Cleveland covers all of Census Tracts 107, parts of Census Tracts 104 and 108 within the city limits, and parts of 103 and 105, all of which are within low to moderate income census block groups. The area is roughly bounded by Keith Street, Lee Highway, and Westland Drive to the west; 20th Street to the north; Little Chatata Creek and Appalachian Highway to the east; and Appalachian Highway to the south. Downtown Cleveland is directly west/northwest of the target area. Data in this section is taken from HUD CPD Maps, 2011-2015 5-Year ACS, 2013-2017 5-Year ACS, and the 2010 Census, depending on data available.

Social Characteristics: The estimated eligible population is over 16,000. There are 6,395 total households. Householders living alone range from a high of 56% in CT 105 to a low of 21% in CT 103; elderly households account for approximately 8% to 34% within the target area block groups. At least 9%, and up to almost 30% of the households in each tract have a disabled member.

While still predominately White, over half of Cleveland’s African-American population resides in the target area. Over one-third of the Hispanic population resides in the target area and nearly a quarter of the Asian population resides there as well. Almost 70% of the American Indian/Alaska Native population resides within the CDBG Eligible Area. Block Group 2 of Census Tract 104 and Block Group 1 of Census Tract 108 have the largest concentrations of minority persons with 33% and 28% respectively. Although close in percentage, Block Group 2 of Census Tract 104 has over three times the minority individuals than Block Group 1 of Census Tract 108.

Housing Characteristics: Within the CDBG eligible area there are 6,395 total housing units. Owner occupancy ranges from a high of 59% in Block Group 1 of CT 103 to a low of 7% in Block Group 2 of CT 105. The median value of owner-occupied housing ranges from \$56,600 in Block Group 1 of CT 103 to \$194,200 in Block Group 1 of CT 102. Gross rents ranges from \$458 in Block Group 3 of CT 107 to \$877 in Block Group 2 of CT 103. It is worth noting that of the tracts within the target area, Block Group 1 of CT 103 has the lowest median value of owner-occupied housing and most-likely the lowest gross rent for rental housing, but data was not available for this particular block group. Because in a previous section of the Consolidated Plan cost burden was identified as the most widespread housing problem by a considerable margin, cost burden with the target area was further studied. Within the target area, householders had cost burdens ranging from a high of over 46% in CT 107 to a low of 34% in CT 103. Regardless of the specific tract, at least one-quarter of all households are cost burdened.

Economic Characteristics: Median household income in the four CTs range from a high of \$40,421 in CT 102 to a low of \$16,385 in CT 104. Within Census Block 1 of CT 104 over 50% of households have incomes less than \$15,000, and more than one in three have household income less than \$10,000. This compares to \$41,570 as the median household income for Cleveland as a whole. Households receiving

Supplemental Security Income (SSI), cash public assistance income, or Food Stamps/SNAP in the past 12 months range from 21% in CT 102 to 88% in CT 104. The rate of families with incomes below the poverty level ranges from a high of 51% in CT 104 to a low of 12% in CT 102; the poverty rate for families in Cleveland as a whole is 17%. Within the civilian labor force unemployment ranges from a high of over 32% in CT 104 to a low of 9% in CT 101.

Geographic Distribution

Target Area	Percentage of Funds
CDBG TARGET AREA	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Collectively taken, the above referenced characteristics are the primary rationale for allocating community development investments within the CDBG target area. This is also a more densely developed detached single-family area on smaller lots, leading to the City’s strategy of improving the public spaces and facilities, particularly those spaces used for recreational purposes. The open spaces provide an opportunity for children to play and adults to exercise, and indoor space where non-profit and local government agencies can provide services to those in need, which are over represented in the low to moderate income CTs comprising the target area. An additional rationale is that the housing stock is generally older and there is a high percentage of rental properties, which when combined with lower incomes stresses owner’s ability to maintain their properties. Lastly, targeting a limited area promises a bigger impact and the focusing of leveraged resources.

If low to moderate income projects are proposed outside of the CDBG target area, each will be evaluated and reviewed to ensure eligibility and consistency with the overall goals of the 2019-2023 Consolidated Plan.

Discussion

In general, the CDBG target area is targeted for investment because of heightened need. That need is evidenced by concentrations of minorities and others with lower incomes, higher housing cost burdens, higher unemployment rates, higher percentages of households living on fixed incomes, and higher percentages of households with a disabled member.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Cleveland’s CDBG program supports affordable housing opportunities. With few exceptions, the CDBG regulations do not allow funds to be used for the construction of housing. However, what is permitted and what had been an effective strategy for the City’s CDBG investments is supporting other partner agencies such as Habitat for Humanity that do new construction, either through allowable activities such as land acquisition, infrastructure and site development, and by providing financial assistance for low to moderate income homebuyers. These activities will be strategically pursued throughout the Annual Action Plan and Consolidated Plan planning periods.

The City actively supports area public and private housing and social service agencies that provide assistance to residents. Cleveland and Bradley County are fortunate to have many agencies which are instrumental in meeting the various needs of lower income residents. The City works directly with Habitat for Humanity, an affordable housing provider; and City Fields, a Community Development Corporation serving the CDBG target area; the Cleveland Housing Authority and Cleveland Emergency Shelter on the public housing and homeless fronts. The City of Cleveland provides code enforcement measures, foreclosed property care, & public awareness of Fair Housing to households. Financial and educational assistance is also provided by the City through its various social partners.

The City plans to continue the partnership with City Fields to complete portions of the master plan. In 2018, they became a 501c3 designated Community Development Corporation (CDC) to help the City more aggressively address affordable housing by developing quality affordable housing and social and economic development issues that exist in certain parts of Cleveland. To achieve this goal, City Fields has partnered with the CDBG office to assist with down payment assistance. As a CDC, City Fields can develop affordable housing to grow homeownership in their target area. Purchasing homes in order to renovate and sell them to future homeowners can also aid in preventing rapid gentrification. Additionally, this designation allows them to work with local banks, offering financial services that will benefit the neighborhood.

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

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0

One Year Goals for the Number of Households Supported Through	
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Cleveland Housing Authority has been serving Cleveland and Bradley County since 1959 and operates 420 conventional units of public housing on 14 scattered sites. As of June 1, 2020, a total of 398 families resided in the public housing program and 195 families were being served. Currently, the Public Housing waiting list is 206. The Section 8 waiting list is 16. CHA financial support is derived from HUD in the form of PIH Operating Subsidy of \$1.5 million and \$971,000 Section 8 Housing Assistance. The average income of residents remains at or below 30% of AMI.

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

Significant numbers of the Cleveland Housing Authority's units were built prior to the American Disabilities Act. Those units are walk-up units in need of modernization upgrades to improve accessibility and to increase the number of units that can be made available to persons with mobility issues. As stated in previous sections there is a growing demand for elderly and disabled housing units in the City. Likewise, there is a need to reconfigure or develop new units that accommodate large families. At the same time, deconcentrating public housing units is a goal of the CHA. Meeting these somewhat conflicting goals concurrently will necessitate the acquisition of additional properties and the reprogramming and extensive reconfiguring of existing units.

The Cleveland Public Housing Authority is actively exploring opportunities and grants to modernize and redevelop properties where needed. In cases and applications where demolition might be feasible, the goal will be to reduce density, add green space and modern living features, and replace any reduction in total units with additional Section 8 vouchers. To add new units housing low income populations, CHA is evaluating the feasibility of a tax credit development and other forms of non-traditional public housing finance tools.

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

The Cleveland Housing Authority Board is comprised of seven members, including one resident. Appointments to the CHA Board are made by the Mayor of Cleveland. CHA strongly encourages the involvement of its residents in providing input into its management policies and operating procedures. CHA's Resident Associations holds periodic meetings to provide a forum for input, coordination between residents and CHA staff regarding regulatory/policy changes as well as current and future modernization activities.

City Fields, a 501c3 designated Community Development Corporation (CDC) has partnered with the

CDBG office to assist with down payment assistance. Many of the residents in our neighborhood are currently renters. Thirty Five residents have completed home ownership classes in partnership with the University of Tennessee Extension Office that provides a certificate that allows graduates to certify their education and provide them with credentials to access mortgages and down payment assistance. CDBG funds of up to \$6,000 per household are being made available for those who meet the income qualifications. City Fields is also offering up to \$2000 in down payment assistance. This will make home ownership more of a reality for low-income families in the target area.

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

Not Applicable.

Discussion

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

Introduction

Cleveland has one primary facility for housing homeless persons. This is the Cleveland Emergency Shelter operated by the Bradley/Cleveland Community Services Agency. The Cleveland shelter has 50 beds and provides emergency shelter housing for males, females, and couples. The Executive Director reports that they can usually house anyone who needs housed, meaning they seldom turn anyone away who be unsheltered. The shelter receives ESG funding the State of Tennessee and uses those funds for essential services and homeless prevention (utility deposits, some arrearages, etc.). In addition to the Cleveland Emergency Shelter there is also a Harbor Safe House that can accommodate between 10 to 12 families who are victims of domestic violence. Life Bridges also provides services for mentally handicapped individuals to become more self-sufficient; to train them to perform everyday tasks and helps them to gain employment in the community. There is no transitional housing or permanent supportive housing in Cleveland, although the agencies mentioned provide wrap around type services, including life training, employment training, and other programming.

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 Homeless Needs Assessment in this Consolidated Plan is primarily based on point-in-time information provided to HUD by the Chattanooga/Southeast Tennessee Continuum of Care (CoC). These counts are done at least every other year and will continue throughout the consolidated planning period. CoC's are required to provide an unduplicated count of homeless persons according to HUD standards. Where appropriate, anecdotal information and/or estimates by service providers are included in the Consolidated Plan narrative to support the need and extent of homelessness. Although homelessness is very visible in most U.S. communities, including Cleveland, TN, by its very nature it is extra difficult, particularly for smaller jurisdictions with fewer resources, to accurately document and quantify.

Outreach to homeless individuals is primarily done through case managers and staff at area shelters and health care facilities. These agencies are the key service providers for homeless needs and manage their programs to keep services in line with their assessment of needs and discussions with clients.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Cleveland has in the past received funding through the State of Tennessee Small Cities Emergency Shelter Grant program. These funds are sub-granted to the Cleveland Emergency Shelter for essential services and homelessness prevention. At this time there are no transitional housing options

available within the City, however, this is routinely identified as a need and continues to be discussed.

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 City of Cleveland and the providers of services and emergency housing for the homeless are more focused on meeting immediate shelter needs. The need to end the cycle of homelessness is recognized, but limited resources and capacity, and the relatively small number of persons experiencing homelessness, restrict what can be accomplished and result in a focus more purely on daily health and safety issues. The Cleveland Emergency Shelter has a total of 50 beds now, and is actively pursuing funding for transitional shelter needs.

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 City of Cleveland receives funding through the State of Tennessee Small Cities Emergency Shelter Grant program. These funds are sub-granted to the Cleveland Emergency Shelter for essential services and homelessness prevention. Homeless prevention funds go for security and utility deposits, and in some cases for arrearages.

Discussion

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

Introduction:

Educating and training the public of the importance of affordable housing opportunities throughout the city will be a priority. Professionals in the real estate community understand the needs of the community and may need to convene regularly to discuss how to make sure there are a range of housing types and incomes throughout all parts of the city may be an option.

Funding opportunities used by nonprofit developers could be matched or leveraged with other public-private partnerships made available to the city. The need to work with regional agencies and partners to create balance within the region may also be appropriate to create a viable and sustaining community for all.

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

The City continues to make improvements to the Zoning Ordinance to promote affordable housing and has amended the Zoning Ordinance on Accessory Dwelling Units to include “detached accessory dwelling” which provides a secondary dwelling within an existing single-family home. Recent demographic data reveals that multi-generational habitation has now reached 17% and is expected to increase with the graying of the general population as more individuals look to be in the care of close relatives. Other benefits of allowing detached accessory dwellings include the on-site presence of landlords which creates accountability for those living in the accessory units.

Discussion:

Fair Housing Narrative:

An Analysis of Impediments to Fair Housing Choice (AI) was prepared in 2019 and outlined the following impediments:

- Lack of public awareness of fair housing laws
- Southside of Cleveland is currently concentrated with low-income households and affordable housing developments
- Mortgage lending practices are to be addressed since there were high denial rates among

certain races

- Lack of landlord/tenant coordination and information

The City will continue and expand efforts to:

- To educate and disseminate information regarding fair housing laws and complaint procedures by working with public and private sector partners
- Improving the city's website
- Work with non-profit and for-profit developers to discuss and strategy for creating housing opportunities across the city
- Maintain resources for translation services to disseminate information
- Provide assistance for neighborhood groups trying to form
- Provide fair housing information to landlords and tenants
- Provide down payment and closing cost assistance in conjunction with City Field's and Habitat

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

- Code enforcement in LMI (CDBG Target) area
- Affordable housing efforts with local nonprofit developers, as well as down payment assistance availability
- Public facility and infrastructure improvements in the CDBG Target area
- Continued leveraging and partnerships with other city departments, area nonprofits, and interested organizations

Actions planned to foster and maintain affordable housing

- Affordable housing opportunities made available through local nonprofit developers such as the Habitat for Humanity of Cleveland
- Code enforcement to increase livability in the LMI (CDBG Target) area

Actions planned to reduce lead-based paint hazards

- Code enforcement efforts in the CDBG Target area
- Training and public awareness of lead-based paint hazards

Actions planned to reduce the number of poverty-level families

- Continued leveraging of resources in the CDBG target area which has a high concentration of poverty-level families
- Regional efforts to respond to the increased amount of jobs in the region

Actions planned to develop institutional structure

The gaps in the structure and service delivery system will include collaboration with the Chamber of Commerce, Cleveland State Community College, and Lee University students, administrators and faculty. Funding opportunities can be available through collaborative efforts between the city and many of its partners and regional outreach.

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

The city will continue to partner with area public and private housing and social service agencies to help

create livable communities for all the citizens of Cleveland. To increase leveraging and partnerships, the city may need to work with regional agencies for additional leveraging and innovative ideas for future development options.

Discussion:

Program Specific Requirements

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

Introduction:

A CDBG Target area has been defined in the City of Cleveland and all CDBG funds are expected to be available for low to moderate income households within this area. Projects may be proposed outside of the CDBG Target area and each will be evaluated on its eligibility and consistency with the Consolidated Plan.

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.	100.00%

