

Executive Summary

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

1. Introduction

The Five Year Consolidate Plan serves as the guiding document for the City of Franklin's Community Block Grant (CDBG) program. This document covers the five fiscal years beginning July 1, 2020 and ending June 30, 2024.

Federal regulation 24 CFR 91 requires a jurisdiction receiving certain formula grants to state in one document - the Consolidated Plan - its plan to pursue goals for all the community planning and development programs, as well as for housing programs. It is these goals against which the plan and the jurisdiction's performance under the plan will be evaluated by HUD.

The City of Franklin only receives CDBG funding and this comes directly from HUD. The Five-Year consolidated plan serves as:

- 1) A planning document for the jurisdiction, which builds on a participatory process among citizens, organizations, businesses, and other stakeholders
- 2) A submission for federal funds under HUD's formula grant programs for jurisdictions
- 3) A strategy to be followed in carrying out HUD programs
- 4) A management tool for assessing performance and tracking results. The Consolidated Plan is supported by a series of five Annual Action Plans.

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

The City of Franklin priorities are:

1. Availability and affordability of housing
2. Public improvement in our low to moderate income areas
3. Emergency rehabilitation of existing housing dwellings

4. Public outreach and education relating to fair housing

The City continues to create strategies for housing affordability within the City of Franklin. The City will continue to partner with the non-profit housing developers to provide additional dwellings

3. Evaluation of past performance

The City continues to have success with its identified CDBG activities, including the rehabilitation program, partnering with qualified CBDO no-profits, fair housing education and assistance with public facilities. Additionally, the city waived all impact fees for our local PHA to assist construction costs for the Chickasaw Senior Community. This dwelling will house Forty-Eight low to moderate income seniors.



Chickasaw Senior Community

4. Summary of citizen participation process and consultation process

In addition to holding a public meeting the City created a survey monkey that was posted on the City's webpage.

"As part of the City's Consolidated Plan I am reaching out to the public with the survey below. Please fill out this survey, your answers will come back to the City; feel free to share. This will be open from today through March 26, 2020. Your input is appreciated".

<https://www.surveymonkey.com/r/TDHBQVC>

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5. Summary of public comments

To ensure the Consolidated Plan and the Annual Action Plan is available to all the citizens within the City limits, the City held a public meeting that included having additional staff available to answer questions. Additionally the survey monkey was shared with the Housing Commission encouraging them to share on their individual facebook pages. The survey was also shared with Franklin Tomorrow; Franklin Tomorrow is an independent, community-visioning nonprofit created in 2000 by a group of forward-looking business and community leaders to safeguard the attributes that made Franklin special then for future generations.

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

None

7. Summary

The City of Franklin continues to grow and expand. With its increased popularity has come immense pressure for housing, especially affordable housing. Cost burden is a burgeoning problem throughout the City. With this five-year Consolidated Plan the City is addressing goals and priorities that will create new affordable housing, as well as, preserve the core neighborhoods that are the backbone of the City.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		Building and Neighborhood Services

Table 1 – Responsible Agencies

Narrative

The City of Franklin delegates the program responsibilities to the Housing Development Coordinator in the Building & Neighborhood Services Department. At this time the City only receives Community Development Block Grant Funds for allocation.

Consolidated Plan Public Contact Information

Kathleen L. Sauseda, Housing Development Coordinator

Building & Neighborhood Services

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Franklin, Tennessee's 2020-2025 five year Consolidated Plan and its First Year Annual Action Plan have been prepared by staff in the Building & Neighborhood Services Department. The plan is the result of a comprehensive planning outreach that included both formal and informal consultations with both the public and private sector. Many of the people participating are long time partners of the City, including subrecipient's the the CDBG funds.

We included information for the homeless narravites from both our Public Housing Authority and our Homeless Coalition that, in addition to the City of Franklin, includes several surrounding cities and counties.

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)).

The Building & Neighborhood Services Department and the Housing Development Coordinator for the City of Franklin are active in engaing the public and non-profit sectors in searching for ways to maintain communication within the community. Because the City is a receipt of CDBG funds we serve as the liaison that brings the stakeholders together to facilitate partnerships that further the mission of assessing their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions.

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

Bridges of Williamson County, a domestic violence shelter for men, women, and children, is a member of the area Continuum of Care. It also receives an Emergency Shelter Grant (ESG) for emergency shelter activities for domestic violence victims and family members. The city will continue to coordinate and assist as necessary with Bridges of Williamson County. Also, the city will refer individuals and families to existing networks in surrounding areas.

A representative from the City of Franklin does participate in the quarerly meetings of the CTN503 CoC which is the official entity acting on behalf of the Continuum of Care to take care of furthering the mission to end homelessness in Central Tennessee.

Demo

The Board is made up of representatives from key providers that identifies and addresses membership gaps. Specifically, outreach is conducted to obtain membership from the following groups as they exist within social service providers, mental health agencies, hospitals, universities, governments, businesses, advocates, public housing agencies, school districts, affordable housing developers, law enforcement, organizations that serve homeless and formerly homeless veterans, homeless and formerly homeless persons and any other identified stakeholders that benefits the mission of ending homelessness.

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

The City of Franklin does not receive ESG funds nor do we participated in the HMIS technology system.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Franklin Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

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

The City consulted with all agency types.

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

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

Table 3 – Other local / regional / federal planning efforts

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

The City of Franklin does not receive any HOME, ESG, or HOPWA funding, we only receive Community Development Block Grant funds.

Narrative (optional):

The City strives to partner with all service agencies and these agencies assist with encouraging their clients and residents to provide input to the City of Franklin.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

The City held a public meeting regarding the five-year Consolidate Plan on October 17, 2019. Staff presented a power point presentation regarding the Consolidated Plan and was available for discussion about the Community Development Block Grant. As required, the Plan identifies specific strategies to address affordable housing in general, non-housing community development, housing homeless persons, and supportive housing for persons with special needs.

The power point outlining the Consolidated Plan was presented to the City's Housing Commission in January, 2020.

The City also held a public meeting for the Board of Mayor and Aldermen to allow for questions and answers on May 6, 2020.

Additionally, the City had staff available to address any flood plain issues and our Building Official was available to discuss any International Code Council questions, or local questions.

"As part of the City's Consolidated Plan I am reaching out to the public with the survey below. Please fill out this survey, your answers will come back to the City; feel free to share. This will be open from today through March 26, 2020. Your input is appreciated".

<https://www.surveymonkey.com/r/TDHBQVC>

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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	Internet Outreach	Minorities Persons with disabilities General Population	The City should continue to assist our "core" neighborhoods, including Natchez, Hill Estates, and Hard Bargain.	26% of the respondents agree that it is important that the workforce in Franklin are able to live in Franklin. 23% feel Franklin needs more affordable housing choices.	N/A	https://www.surveymonkey.com/r/TDHBQVC

Demo

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	Public Meeting	Minorities Persons with disabilities Residents of Public and Assisted Housing General Population	They were looking for general information which was provided.	None	None	

Table 4 – Citizen Participation Outreach

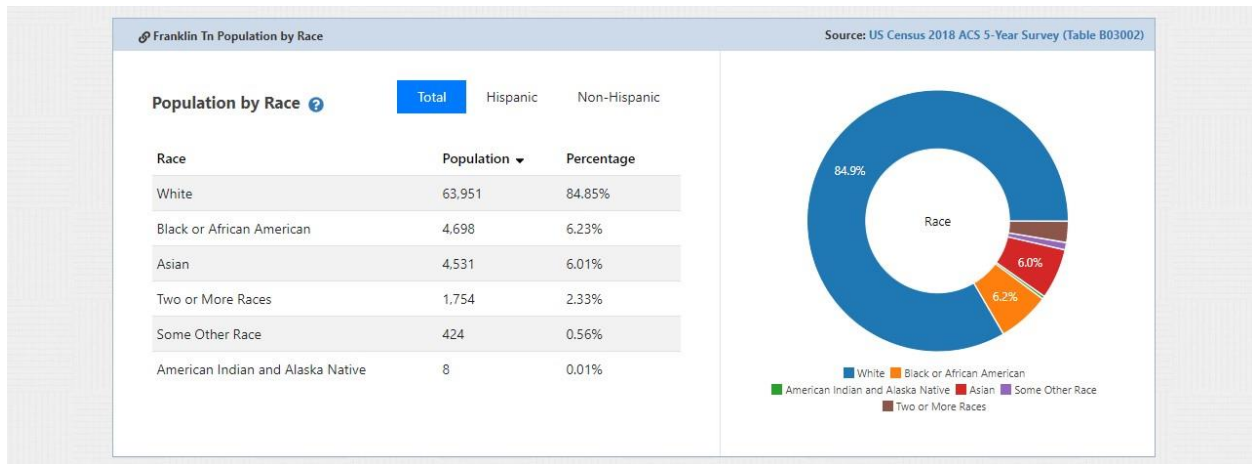
Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment of the Consolidated Plan helps the City define the areas of need. The City of Franklin continues to work with the City's Housing Commission to define strategies that will address and define these needs. Additionally, the non-profit organizations and City Departments were consulted during the planning process to discuss housing, homelessness and community development.

The City of Franklin continues to develop options that will assist in supporting the activities described in our 5-year Consolidated Plan.



Population

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

Summary of Housing Needs

Over the past 30 years, the City of Franklin has added approximately 21,000 residents every decade; this information comes from <https://data.census.gov>. The projected population for 2030 is 106,000. According to the United States Census Bureau, the city has a total area of 41.4 square miles of which 0.52%, are covered by water. New construction of single family homes has dropped from 755 in 2015 to 556 in 2019; while multifamily construction has increased from 7 units in 2015 to 20 units in 2019.

Data Source: factfinder.census.gov; datausa.io/profile/geo/franklintn; en.wikipedia.org

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	62,487	68,555	10%
Households	21,160	26,230	24%
Median Income	\$76,465.00	\$85,671.00	12%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,790	1,910	2,905	2,149	17,440
Small Family Households	575	679	890	880	9,815
Large Family Households	155	45	220	113	1,745
Household contains at least one person 62-74 years of age	245	337	570	345	2,790
Household contains at least one person age 75 or older	384	410	590	329	960
Households with one or more children 6 years old or younger	330	210	500	294	3,433

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	80	90	40	210	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	40	0	0	40	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	60	10	65	15	150	0	10	4	15	29
Housing cost burden greater than 50% of income (and none of the above problems)	695	395	215	0	1,305	430	328	360	54	1,172

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	125	400	415	305	1,245	90	235	410	300	1,035
Zero/negative Income (and none of the above problems)	40	0	0	0	40	40	0	0	0	40

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	755	530	370	55	1,710	430	338	360	70	1,198
Having none of four housing problems	290	560	995	885	2,730	235	485	1,185	1,129	3,034
Household has negative income, but none of the other housing problems	40	0	0	0	40	40	0	0	0	40

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	410	345	260	1,015	74	193	219	486
Large Related	95	40	10	145	50	0	150	200
Elderly	185	119	225	529	239	270	260	769
Other	190	340	279	809	155	98	150	403
Total need by income	880	844	774	2,498	518	561	779	1,858

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	410	90	105	605	74	148	130	352
Large Related	60	30	0	90	30	0	10	40
Elderly	130	109	130	369	184	115	110	409
Other	135	215	30	380	140	59	110	309
Total need by income	735	444	265	1,444	428	322	360	1,110

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
City of Franklin Housing Needs Assessment
Data Source
Comments:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	60	50	65	30	205	0	10	4	15	29

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	70	0	0	70	0	0	0	0	0
Total need by income	60	120	65	30	275	0	10	4	15	29

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:
City of Franklin Housing Needs Assessment
Data Source
Comments:

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

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

The City of Franklin works with Bridges of Williamson County whose mission is to serve women, men, and their children affected by domestic violence, ensuring a safe transition to successful independent living through education, intervention, and case management.

According to Bridges, 14 families were served which includes a total of 36 individuals for the 2018-2019 year.

What are the most common housing problems?

Demo

The most common housing problem in Franklin is households are cost burdened. Franklin home values have gone up 4.5% over the past year and they are predicted to rise an additional 3.9% within the next year. The median list price per square foot in Franklin is \$260, which is higher than the Nashville-Davidson--Murfreesboro--Franklin Metro average of \$161. The median price of homes currently listed in Franklin is \$579,000 while the median price of homes that sold is \$471,400.

The median rent price in Franklin is \$2,300, which is higher than the Nashville-Davidson--Murfreesboro--Franklin Metro median of \$1,650. According to payscale.com the annual average wage in Franklin, TN is 61k which is far below the wage necessary to afford a median priced home in Franklin, TN.

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

Based on population within the City of Franklin and general population data approximately 85% of our population is white. There are some racial or ethnically concentrated areas within the City's core neighborhoods, including Natchez, Hard Bargarin, Hill Estates and the Cadet area. These areas have a higher rate of Hispanic and African American/Black populations than the surrounding area. The City continues to focus on these specific areas with both infill construction of new affordable homes and resources to assist with emergency repair.

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

Bridges Domestic Violence Shelter uses their Rapid Re-housing funds for staff salaries to find the most options available for affordable housing. The people who are currently housed are typically stuck in a cycle of generational poverty and haven't taken advantage of educational opportunities or don't understand the importance or need to advance their education. By the time they have children and are adults they don't have a skill set that gives them the opportunity of living in a community that is classified as affluent. At this point there is not enough extremely low income housing to give them the opportunity to return to school to acquire these necessary skills.

Clients that enter the transitional housing program that is supported through the Doorstep Project come from the DV Shelter. To be accepted the program seeks assurance that with the 1 year of assistance and support services they will be capable of standing on their own in a year's time. So far this has been the case. These residents need and deserve to be able to stay in their communities. This time period has assistance with time to heal from the trauma, work through divorce cases and division of assets, increase their salaries and complete their education.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Franklin does not provide estimates of at-risk populations.

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

Cost burden is the most common housing problem within the City of Franklin

Discussion

The Healthy People 2020 Social Determinants of Health topic area is organized into 5 place-based domains:

1. Economic Stability
2. Education
3. Health and Health Care
4. Neighborhood and Built Environment
5. Social and Community Context

Housing Instability is a key issue in the Economic Stability domain. The City of Franklin is experiencing tremendous

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

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

Introduction

Housing problems are generally categorized as a housing unit lacking complete kitchen facilities, lacking complete plumbing facilities, has more than one person per room, and/or is cost burdened greater than 30%. Analyzing existing units to determine if there are housing problems is partly determinant on the condition of housing stock, as well as, if residents are able to pay for improvements for greater housing stability. In Franklin the greater need tends to be concentrated in specific neighborhoods that the City continues to focus on. Our five-year Consolidated Plan will continue to address the specific areas of greatest need.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,400	310	80
White	930	150	70
Black / African American	235	115	10
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	230	45	0
0	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

CHAS Data Documentation

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,505	410	0
White	975	295	0
Black / African American	280	75	0
Asian	100	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	145	15	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
 CHAS Data Documentation
 Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,550	1,355	0
White	1,165	1,150	0
Black / African American	185	90	0
Asian	115	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	95	125	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:
 CHAS Data Documentation
 Data Source Comments:

*The four housing problems are:

Demo

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	730	1,419	0
White	615	1,299	0
Black / African American	15	60	0
Asian	30	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	50	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

The City of Franklin population is made up of 85% White, 13%, Black, African American and Aisian, with a balance of 2 or more races. Other ethnicities include other race, 0.56%, Native American, 0.01% with no Native Hawaiiin or Pacific Islander's.

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

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

Introduction

There are no racial or ethnic groups that have disproportionately greater needs within the City of Franklin; as the table supports severe housing problems are shared proportionately by all racial and ethnic groups within the City. We continue to address any homes that are experiencing any of the four severe housing problems that have been identified using the Comprehensive Housing Affordability Strategy (CHAS) data.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,185	525	80
White	760	315	70
Black / African American	180	170	10
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	230	45	0
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

CHAS Data Documentation

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	868	1,045	0
White	613	660	0
Black / African American	120	230	0
Asian	90	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	125	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
CHAS Data Documentation
Data Source Comments:

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	730	2,180	0
White	600	1,705	0
Black / African American	60	220	0
Asian	35	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	39	185	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
CHAS Data Documentation
Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	125	2,014	0
White	84	1,829	0
Black / African American	0	75	0
Asian	30	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	105	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

CHAS Data Documentation

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

Housing needs in the City of Franklin less affected by racial and ethnic categories than they are by social economic categories. Residents in the very low- and low-income bracket experience far more housing needs and hardships than residents in higher income categories despite their racial or ethnic classification. The City of Franklin continues to see population increases that reflect the cost of housing both in home ownership and rental which may create cost burdens for residents that have a less than average income.

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

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

Introduction:

The City of Franklin, like much of Middle Tennessee is seeing annual population increases. Within Franklin since 2014 it is averaging 3%. This results in cost burden being the biggest threat to housing stability. According to data released in December from the U.S. Census Bureau’s American Community Survey 2014-18 five-year estimates, median home values in Franklin have risen by over 25%, while the median household income has risen by a little less than 20% in the same time period. According to the ACS, 20% of Franklin’s residents were cost-burdened in 2018.

Population Changes in the City of Franklin, TN

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	19,499	3,845	2,783	80
White	16,910	2,965	2,085	70
Black / African American	893	415	360	10
Asian	865	165	95	0
American Indian, Alaska Native	4	0	0	0
Pacific Islander	0	0	0	0
Hispanic	630	299	230	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

For this 1st year of the five-year Consolidated Plan the City is focusing on working with the non-profits toward creating new, affordable homes on infill lots throughout the City. We are working with the BOMA to create a more effective incentive program to offset fees associated with the construction of

Demo

new homes. Our five-year plan will seek ways to get developers involved in the construction of affordable homes, the challenge continues to be market rate homes are selling well in the City.

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

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

There is no data that suggest that individuals of various income groups have disproportionately greater needs due to their racial or ethnic groups. The needs of the residents tend to be very similar to route their various income groups regardless of race and ethnicity. Once again of all the housing problems, the largest issue for households in all racial or ethnic group is cost burden. According to HUD's definition, households paying more than 30% of their income towards housing are considered cost-burdened and might have difficulty affording necessities, such as food, clothing, transportation and medical care. According to the ACS, 20% of Franklin's residents were cost-burdened in 2018.

According to the most recent ACS, the racial composition of Franklin Tn was:

- White: 84.85%
- Black or African American: 6.23%
- Asian: 6.01%
- Two or more races: 2.33%
- Other race: 0.56%
- Native American: 0.01%
- Native Hawaiian or Pacific Islander: 0.00%

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

All needs have been described in previous sections. However, to reiterate, needs include both housing rehabilitation assistance, and the availability of affordable housing are the base this five-year Consolidated Plan and the Annual Action Plan are being built from.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The City of Franklin has the greatest percentages of concentrations of minority residents east of the city center, north of Murfreesboro Road and a small area west of the city center, along Downs Boulevard.

The HUD Community

Planning and Development maps also reveal that the area along Downs Boulevard has a greater percentage of African Americans (between 22-45% of overall census tract population) while the area north of Murfreesboro Road has a concentration of Hispanic population.

NA-35 Public Housing – 91.205(b)

Introduction

Franklin Housing Authority is the public housing authority (PHA) in the City of Franklin. They manage 167 public housing units, 22 affordable units on Park Street and 224 Tax Credit Units. The tax credit units were used for the Chickasaw Senior Community that is not income based which rents for \$725.00 per month. However, you must be 62 years of older to apply.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	251	0	0	0	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	11,115	0	0	0	0	0	0

Demo

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	0	9	0	0	0	0	0
Average Household size	0	0	2	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	92	0	0	0	0	0
# of Disabled Families	0	0	42	0	0	0	0	0
# of Families requesting accessibility features	0	0	251	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	92	0	0	0	0	0	0
Black/African American	0	0	158	0	0	0	0	0	0

Demo

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	13	0	0	0	0	0	0
Not Hispanic	0	0	238	0	0	0	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Currently our PHA has 75 people on the Section 8 waiting list and 53 on the public housing waiting list. Most of the individuals on the waiting lists are looking for affordable housing or income based housing. The public housing wait list has 7 elderly families, 12 disabled families including children. The majority of the individuals on the public housing wait list need one bedroom. The Section 8 list has 5 elderly individuals; there is a need for two bedroom Section 8 for families with children.

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

Currently the PHA has two families that are in wheel chair accessible units; there are three residents that need to be moved into handicap units.

On the Public housing waiting list, there is one family that needs a wheel-chair accessible unit. There is one family that needs a wheel chair accessible unit on the Section 8 waiting list. Other families may have disabilities that include a mental disability but do not require a wheel chair accessible unit. Most of the elderly residents on the public housing and Section 8 waiting list require a downstairs or unit with no stairs.

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

It is evident that assisting our elderly and disabled is a work in progress as we address more accessible units. There is an additional challenge of supporting our residents that may have a mental disability.

Discussion

The City will continue to expend CBDO funds on new home construction in partnership with the two non-profits that are established in the City of Franklin. As in the past the City will reach out to the Hard Bargain neighborhood where new homes are being constructed and sold for under \$180,000.00 with a 20-year deed restriction attached. The City and the Housing Commission continues to search for vacant land or infill lots that may be available for a certified CBDO to build new, deed restricted affordable homes.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Franklin is a part of the Community Housing Partnership COC Collaborative Applicant and HMIS Lead. This COC serves over twenty Tennessee counties, including Franklin. A Point-In-Time count was conducted on January 23, 2020 by the Franklin Police Department, staff, and area non-profits.

Point In Time Count

While not a major problem in the City of Franklin, the issue of homelessness still exists. Homeless persons and families come from a variety of social circumstances. There are persons and families stranded from travel along the interstate system, persons and families that have been evicted from existing rental arrangements, and families and persons escaping domestic violence or other social issues.

Within the City of Franklin school districts if a student is identified as being homeless, the school district can refer the family to Grace Works Ministries or My Friend’s House. The McKinney Vento Act definition of homelessness is used to determine if a student is homeless.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	26	114	84	53	42

Demo

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	47	219	921	683	425	27
Chronically Homeless Individuals	2	37	157	116	72	0
Chronically Homeless Families	0	1	2	2	2	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: These figures include both the City of Franklin and Williamson County, as Franklin is the only city offering shelters.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Demo

Williamson County does not participate in a homeless count; however, they are in contact with the local non-profits in the area.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

Of the families identified none were veterans or family of veterans; all of heads of household were female, ethnicity has been identified in the table below:

Head of Household

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

The majority of those identified as homeless are living in shelters; with a total of five families of which three were Non-Hispanic/Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Of those identified, 1 family was Asian, fleeing a domestic violence situation, 1 family was Hispanic/Latino, fleeing domestic violence, three families of Non-Hispanic/Latino were fleeing domestic violence and 1 Black male was found to be a first time homeless person.

Discussion:

Homeless Needs Assessment

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

Introduction:

This section of our five-year plan addresses the needs of the population in the City of Franklin that may require some level of supportive services. This population includes the elderly, elderly frail, persons with disabilities, victims of domestic violence and persons that may have criminal records.

Describe the characteristics of special needs populations in your community:

According to <https://www.census.gov/quickfacts/franklincitytennessee> of the City of Franklin's total population 12.3% are 65 years and above and 4.5% of the population over 65 have a disability. At the end of 2019 the domestic violence shelter served 14 families that include a total of 36 individuals. The City of Franklin has a men's group home that may house up to eight men at a time. Moreover, the City is home to Oak Cottage, which is a transitional living facility for women coming out of prison in the Greater Nashville area. Those who move into Oak Cottage are allowed to stay up to a year, but are required to live there for six months. They will interact with skills coaches, health care professional and counselors to help them re-enter society.

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

The primary housing and supportive needs of the elderly, elderly frail, persons with disabilities, victims of domestic violence are all served by various non-profit agencies throughout the City and County. These include allocation from the City's General Fund account to WAVES whose mission is: "Empowering individuals with intellectual and developmental disabilities to progress toward their full potential". Community Housing Partnership whose mission is: "To establish a public/private partnership as Williamson County's leading agency in achieving quality affordable housing for the elderly, low income, disabled, and workforce families of Williamson County through housing alternatives to create, supply, and maintain appropriate housing by rehabilitation, maintenance, and restoration". Additionally the City provides financial support to the Franklin Transit Authority. The FTA offers fixed route fares, adults are \$1.00, seniors 65+, disabled or Medicare eligible are \$.50, children up to five years of age, \$.50 and lap children are free.

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

According to <https://gis.cdc.gov/grasp/nchhstpatlas/main.html?value=atlas>, there has been a decrease in reported HIV cases. Per the County Health Rankings & Roadmaps rankings, Williamson County is number one in the overall health ranks of the State of Tennessee.

Discussion:

In addition to the elderly, there are other special need populations with housing problems, such as those with developmental and non-developmental disabilities, families in need of public housing, the victims of domestic violence, as well as, those trying to move back into mainstream living and recently released incarcerated people.

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

Describe the jurisdiction’s need for Public Facilities:

The City of Franklin continues to grow, the State of Tennessee Population Projections suggests the City's population will be 83,174 by 2025. Improving public facilities where they are substandard or as part of upgrading an existing neighborhood. Creating a desirable residential environment and removing barriers are essential to the attraction of investments by homeowners, housing developers and small businesses. Our public facilities include parks, playgrounds, open space and walking trails that are multi-use friendly. Franklin is implementing a riverwalk which will bring a network of multi-use pedestrian and bike paths throughout the city. The City strives to promote both a healthy lifestyle and a sustainable community.

<https://www.franklintn.gov/home/showdocument?id=25126>

How were these needs determined?

Conducted community outreach to gain input in the process through a statistically valid survey, focus group discussions, and community meetings.

<http://dev6.visioninternet.com/FranklinTN6/home/showdocument?id=29330>

Describe the jurisdiction’s need for Public Improvements:

Public Improvements are also important to assisting with neighborhoods that may be in transition. These improvements include street improvements, sidewalks and storm water drainage, particularly in areas addressed in the goals section of this plan. By far, the biggest need is sidewalks to make neighborhoods more walkable, especially in our senior resident locations.

How were these needs determined?

The process of identifying these needs included open discussions with the non-profits, city staff, the BOMA appointed Housing Commission, as well as, community input through public outreach. It has always been the City's intention to put the low and low-moderate income residents and communities.

Describe the jurisdiction's need for Public Services:

Housing affordability depends on one of two factors, the cost of housing and/or the ability to pay for that housing. Employment directly impacts the ability to pay, thereby making housing more affordable and homeownership viable. According to HUD Section 7.1.1 funds for Public Services may be used to enable low to moderate income persons become self sufficient. This may include assisting with financial planning, employment services, initiatives that offers opportunities to at-risk youth, especially during after-school or summer break, and services for seniors.

Wherever possible, CDBG funds will be leveraged with other sources of private and public funds.

How were these needs determined?

With limitations on Annexation imposed by the Tennessee State Legislature, growth by annexation has been curbed. Annexation may only be done by referendum, when previously it was allowed by ordinance. This has slowed the development of property outside the city limits.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Williamson Trends

https://www.williamsonchamber.com/wp-content/uploads/WilliamsonInc_Trends2018_Web-1.pdf

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

Introduction

Occupied housing units in the City of Franklin equal 69.9% with rentals making up approximately 28%. Since the City's last five year Consolidated Plan, the City has added a total of 3,444 dwelling units. These include new construction of single family, townhomes and multifamily. Single family homes made up the largest portion of these units, totaling 2,635. The other 28% of new construction include both the townhomes and multifamily.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	17,145	63%
1-unit, attached structure	2,205	8%
2-4 units	1,330	5%
5-19 units	4,325	16%
20 or more units	1,910	7%
Mobile Home, boat, RV, van, etc	444	2%
Total	27,359	100%

Table 27 – Residential Properties by Unit Number

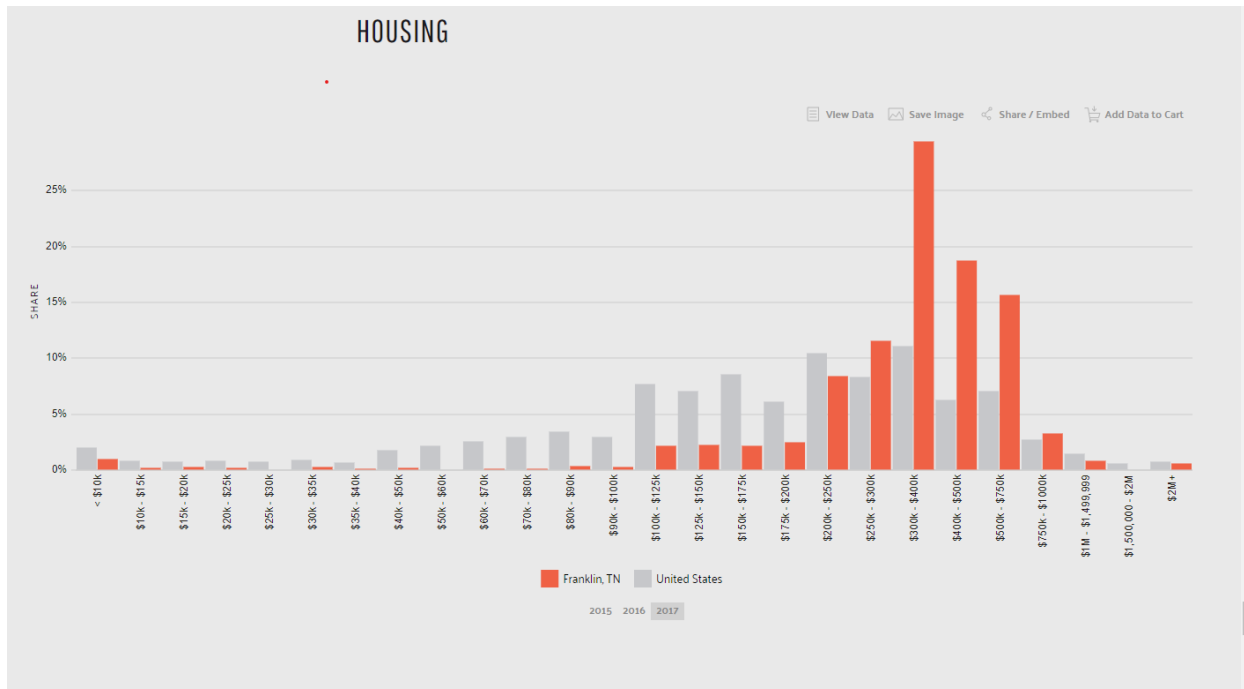
Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	270	3%
1 bedroom	110	1%	2,055	24%
2 bedrooms	2,000	11%	3,935	46%
3 or more bedrooms	15,585	88%	2,266	27%
Total	17,695	100%	8,526	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS



Housing Chart

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

The Franklin Housing Authority, the City's PHA, administers currently has 167 public housing units, 22 affordable units that were recently re-habilitated and 224 Tax Credit Units.

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

At this time our PHA has Section 8 vouchers available and do not expect to lose those this year.

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

Housing units are available in Franklin; however, most of them are above the MSA price point.

Describe the need for specific types of housing:

Affordable housing is an issue in the City of Franklin, especially housing that is friendly for seniors.

Discussion

The City is working diligently with our PHA and our local non-profits to ensure affordable housing continues to be available in some form, such as assisting with people moving into home ownership, the

men's group home, the Oak Cottage which will house released female prisoners and a new community under design which will cater to affordable housing.

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

Introduction

The City of Franklin has experienced a population growth of about 15% between 2014 & 2018. The State of Tennessee projects growth increases for Williamson County, the seat for the City of Franklin, to increase 153% by the year 2025.

Cost of Housing

Source: <https://www.rentcafe.com/average-rent-market-trends/us/tn/franklin/>

Source: <https://www.tennessean.com/story/news/local/williamson/2018/05/17/real-estate-franklin-brentwood-williamson-county-median-home-prices-higher-property-values/611446002/>

<https://www.franklintn.gov/services/franklin-round-up-program>

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	296,200	321,400	9%
Median Contract Rent	891	1,013	14%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,267	14.8%
\$500-999	3,045	35.7%
\$1,000-1,499	2,780	32.6%
\$1,500-1,999	810	9.5%
\$2,000 or more	629	7.4%
Total	8,531	100.0%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	365	No Data
50% HAMFI	950	213
80% HAMFI	2,715	1,043

% Units affordable to Households earning	Renter	Owner
100% HAMFI	No Data	2,221
Total	4,030	3,477

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

The average income of a Franklin resident is \$40,447 a year but the average price of a home is 560k. At this time the City is experiencing a housing shortage for extremely low and low-income households. The City of Franklin's Public Housing Authority consist of:

Hud apartments, limited Section 8 apartments, public housing apartments, low income senior residents and low income tax credit apartments.

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

In 2016, a new population estimate by the U.S. Census Bureau shows that Franklin was the second fastest growing city in the state of Tennessee. Also, with a growth rate of 3.5 percent, Williamson County was the fastest growing county in Tennessee. As of 2017, Franklin, TN was among the 15 fastest-growing large cities in the United States, in estimates released by the US Census Bureau. Additionally, Franklin's increase of 4.9 percent, from 74,685 in 2016 to 78,321 in 2017 made it the fastest-growing large city in Tennessee. This growth fosters new construction and with land costs being significant the cost of homes continue to rise.

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

The City does not receive any HOME funds.

Discussion

The City of Franklin's rents are approximately 3% higher than the national average. According to <https://www.areavibes.com/franklin-tn/cost-of-living/> the cost of living index in Franklin is 117, which is 32% higher than the average in Tennessee and 17% higher than the national average. According to the American Community Survey, 20% of Franklin's residents were cost-burdened in 2018.

Franklin, TN Rent Trends

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

Introduction

Approximately 83 percent of the homes built in the City of Franklin were built 2014 or later, with only 17% of the current units built sometime between 1939 and 1979. Analyzing the existing housing supply, the condition of the housing stock, the number of vacant and abandoned units, and the risk posed by lead-based paint is essential to understanding rehabilitation needs and critical rehabilitation needs that may be posed with health hazards such as lead based paint.

Definitions

When discussing rehabilitation efforts, there are two definitions that are considered by the city and any subrecipient or agency involved in rehabilitation. Standard rehabilitation can mean it meets HUD Housing Quality Standards and it meets all state and local codes. Substandard rehabilitation is when the unit is in poor condition yet it is both structurally and financially feasible to rehabilitate. Selected “conditions” are defined as a unit that:

- lacks complete plumbing facilities
- lacks complete kitchen facilities
- more than one person per room
- cost burden greater than 30%

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,600	20%	3,065	36%
With two selected Conditions	4	0%	305	4%
With three selected Conditions	0	0%	85	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	14,090	80%	5,080	60%
Total	17,694	100%	8,535	101%

Table 33 - Condition of Units

Alternate Data Source Name:

CHAS Data Documentation

Data Source Comments:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,794	38%	1,825	21%
1980-1999	8,355	47%	4,655	55%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1950-1979	2,119	12%	1,689	20%
Before 1950	430	2%	365	4%
Total	17,698	99%	8,534	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,549	14%	2,054	24%
Housing Units build before 1980 with children present	4,284	24%	3,315	39%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Lead-based paint was eliminated from use in residential dwellings in 1978. Lead-based paint poisoning in housing units constructed before that time can be a potentially serious problem. This is particularly the case in geographic areas where there is a concentration of older homes that have not been renovated or mediated for the presence of lead-based paint. Although the median age of housing in Franklin at the time of the 2010 U.S. Census was less than twenty years (median year structure built = 1995), there are dwellings, particularly in the historic core, where lead-based paint continues to be present.

The vast majority of housing units in Franklin have been constructed since 1979, approximately 83%. This percentage has continued to increase in recent years as the City grows and more new housing units are brought on-line. Older historic homes have continued to be restored and largely mediated of lead-based paint in the process. Only 2% of homes were constructed prior to 1950. While a majority of the homes were built between the years 1990 and 1999.

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

There may be approximately 2000 to 3000 homes built before 1978 in the City of Franklin with the majority being in established now transitional neighborhoods. As these neighborhoods are transitioning low to moderate income families are moving away.

The City makes available the Lead-Safe Certified Guide to Renovate Right to all residents, as well as, posting a copy on their website.

Discussion

Due to the popularity of Williamson County, particularly the City of Franklin, homes are rarely on the market for more than 45 days. This often results in homes being sold above asking price, especially in the working class and low income neighborhoods.

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

Introduction

Public housing for the City of Franklin is the responsibility of the Franklin Housing Authority they are located at 200 Spring Street Street, Franklin, TN 37064. The mission of the Franklin Housing Authority is to assist low-income families by providing safe, decent, affordable housing and self-sufficiency opportunities. They operate fully staffed but also have a five person commissioner board who provide input to management, as well as, a resident board.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			297						
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

There are currently 167 public housing units, 224 Low Income Housing Tax Credit units, 22 affordable units with no subsidy and 42 housing choice vouchers (HCV), serving nearly 600 residents in the City of Franklin. These units are spread within the following sites:

- Brookwood Avenue
- Carter Street
- Cherokee Place
- Chickasaw Place
- Edgewood Boulevard
- Granbury Street
- Iris Place
- Johnson Circle
- Natchez Street
- Park Street
- Reddick Circle
- Shawnee Drive
- Short Court
- Spring Street
- Strahl Street
- Sunflower Court
- West Meade Boulevard

The Franklin Housing Authority is considered a high-performing public housing agency, (PHA) whose mission The mission of the Franklin Housing Authority is to assist low-income families by providing safe, decent, affordable housing and self-sufficiency opportunities. One of the goals of the Franklin Housing Authority is to convert some of the public units to RAD, as well as, constructing additional affordable housing units which may include a homeownership program.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

Spring Street and Johnson Circle

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

In the past five years, FHA has completed the construction of the Reddick Senior Residences, Reddick Street Apartments and the 22-unit Park Street renovation. A new 48-unit senior building has been constructed with resident move in effective December 31, 2019.

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

Two additional projects are in the planning stages with incentives from the City of Franklin. These include the Spring Street and Johnson Circle renovations and the redevelopment of the Cherokee site. The Cherokee site has been projected to replace the current 59 units with up to 100 new homes.

Discussion:

The City of Franklin uses the CDBG funds to assist income-eligible and disabled residents with housing rehabilitation. All pre-1978 homes that qualify are assessed for lead-based paint and tested if indicated. If lead based paint is found, its presence is mitigated by a certified lead inspector. Additionally, the City of Franklin adsorbed the Road Impact and Parkland Dedication fees which totaled approximately 450k. '

The city of Franklin will refund almost \$500,000 in impact fees paid so far by the Franklin Housing Authority as it constructs affordable senior housing". <https://communityimpact.com/nashville/franklin-brentwood/city-county/2019/05/15/city-of-franklin-to-refund-impact-fees-for-chickasaw-senior-community-project/>

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

Introduction

The City of Franklin is not a direct Continuum of Care; however, they participate with activities that are coordinated with Community Housing Partnership. The Central Tennessee 503 Continuum of Care (CTN503) is designed to promote a communitywide commitment to the goal of ending homelessness. Central Tennessee 503 has a rooted 20-year history in Tennessee. Community Housing Partnership (CHP) took the leadership role as the HUD collaborative applicant in early 2019. The COC seeks to provide resources for homeless people, at-risk populations, other advocates, service providers, policymakers and the public at large. The Continuum of Care (COC) competitively awards grants for CoC planning costs, acquisition, rehabilitation, new construction, leasing, rental assistance, supportive services, operating costs; Homeless Management Information Systems (HMIS), and project administration costs.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	12	0	14	0	0
Households with Only Adults	4	0	2	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

The City does not receive funds for homelessness; however, we do work with agencies and non-profits to assess the needs.

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

Shelters

Bridges of Williamson County - Bridges Domestic Violence Center serves women, men, and their children affected by domestic violence, ensuring a safe transition to successful independent living through education, intervention, and case management.

Franklin Community House - The mission and vision of Franklin Community House is to *offer affordable housing, emergency housing, transitional housing and a home for disenfranchised men*

Housing Franklin Housing Authority - The mission of the Franklin Housing Authority is to assist low-income families by providing safe, decent, affordable housing and self-sufficiency opportunities.

Oak Cottage - Serves women who will exit the prison system

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

Introduction

The City of Franklin is dedicated to insuring that our most vulnerable population, low to moderate income and persons with disabilities have assistance available to them. The City uses their CDBG funds in partnership with the local non-profits subrecipients that will provide emergency shelter services for the homeless, our population that may need safe and decent housing, as well as, assistance for recently released prisnors that are transitioning into main stream living.

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

The City of Franklin does not receive HOPWA funds and does not have access to HOPWA data, however, the city will continue efforts to assist those with these needs and the needs of other special needs populations.

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

The City of Franklin continually supports, through appropriations, Waves.Inc which offers residential support for individuals with a broad range of abilities. Waves has homes homes that are shared by residents with each person having a private bedroom. Waves also offers a semi-independent living option for those individuals who have higher functionality.

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

The City also waived the building fees associated with My Friend's House. My Friend's house has a mission of serving at-risk youth in a home-like environment with a balance of structure, support and expecatation. They believe every youth be given an opporutunity to recoved from adverse situations and move on to become successful adults.

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

N/A

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Franklin does not consider public policies or regulations to be major barriers to the development of affordable housing. The reality is land cost is a premium. The median home value in Franklin is \$496,804. Franklin home values have gone up 3.0% over the past year and are predicted to rise another 1.1% within the next year. The median list price per square foot in Franklin is \$261, which is higher than the Nashville-Davidson--Murfreesboro--Franklin Metro average of \$161.

The City continues to offer incentives to encourage the construction of affordable housing.

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

Introduction

According to quick facts from the US Census table the Civilian Employed Population Labor Force (persons 16 years and over) from 2014-2018 was at 70.9%. The City of Franklin has a 2.4% unemployment rate which is 1.5% less than the US average. The City also has a 95.2% high school graduation rate and 61% have a Bachelors degree. The majority of employers are in the healthcare or corpoptate positions; these statistics support the median income of 90k and the per capita income of 47k.

Over 90% of the households have a broadband internet subscription and have an in home computer which may contribute to the independtly owned firms within the City.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	43	34	0	0	0
Arts, Entertainment, Accommodations	3,639	7,999	14	15	1
Construction	989	3,052	4	6	2
Education and Health Care Services	5,110	6,417	19	12	-7
Finance, Insurance, and Real Estate	2,717	6,516	10	12	2
Information	1,003	2,099	4	4	0
Manufacturing	1,762	2,543	7	5	-2
Other Services	976	1,738	4	3	-1
Professional, Scientific, Management Services	4,242	9,778	16	18	2
Public Administration	0	0	0	0	0
Retail Trade	3,669	10,672	14	20	6
Transportation and Warehousing	936	428	4	1	-3
Wholesale Trade	1,363	2,507	5	5	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	26,449	53,783	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	36,992
Civilian Employed Population 16 years and over	35,280
Unemployment Rate	4.68
Unemployment Rate for Ages 16-24	14.15
Unemployment Rate for Ages 25-65	3.35

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	14,275
Farming, fisheries and forestry occupations	1,422
Service	2,460
Sales and office	9,005
Construction, extraction, maintenance and repair	988
Production, transportation and material moving	720

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,465	65%
30-59 Minutes	9,845	31%
60 or More Minutes	1,129	4%
Total	31,439	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	980	140	459

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	3,175	125	1,220
Some college or Associate's degree	6,520	405	1,570
Bachelor's degree or higher	18,395	570	3,525

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	10	190	255	360	250
9th to 12th grade, no diploma	909	289	95	395	625
High school graduate, GED, or alternative	1,515	795	1,055	2,680	1,879
Some college, no degree	1,525	1,099	1,280	3,770	1,600
Associate's degree	230	348	620	1,384	274
Bachelor's degree	1,390	3,575	4,540	6,375	1,680
Graduate or professional degree	75	1,500	3,025	3,480	1,555

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	142,048
High school graduate (includes equivalency)	230,936
Some college or Associate's degree	311,772
Bachelor's degree	498,248
Graduate or professional degree	620,853

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

At this time positions within the health care field dominate the professional sector with approximately 15,000 positions. The majority of employees within the top 25 companies doing business in the City of

Franklin are in the professional field. This is dominated by professional health care companies that top the list with approximately 15k positions.

Describe the workforce and infrastructure needs of the business community:

The workforce needs of the business community are being met, the City's unemployment rate is just 3%. However, the City does recognize the value of infrastructure, especially as it relates to encouraging businesses to move here and stay here. In the new budget year the Planning & Sustainability Department is requesting the creating of a new position for a Transportation Planner. This position would be specific to Multimodal Transportation Planning. Multimodal planning refers to transportation and land use planning that considers diverse transportation options, typically including walking, cycling, public transit and automobile, and accounts for land use factors that affect accessibility.

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

At this time there are no major companies coming into the City; however, south of Franklin is being developed as a business hub with Ramsey Solutions, Atena Insurance and several hotels under construction. Additionally, Columbia State Community College is offering a Hospitality Certified Program to assist with filling some of the hotel positions coming. Additionally the Tennessee Board of Regents and Columbia State Community College are in the final stages of adding an Applied Science in Civil and Construction Engineering Technology curriculum to the Columbia State list of educational and workforce development programs, the City is in full support of this program.

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

Williamson County Schools will serve more than 40,000 P-12 students at 48 school sites during the 2018-2019 school year. This represents 10 high schools, 11 middle schools, and 27 elementary schools. The district's graduating class of 2018 posted 95.9% graduation rate. An educated workforce is integral to a prosperous business environment. From 2013 through 2018 Williamson County specifically grew by more than 30,000 jobs. This continued job growth means management opportunities for experienced residents to advance in their careers in addition to entry-level opportunities for young people starting their professions. Currently the unemployment rate in the City of Franklin is 3%, which is 36% lower than the national average. (Source, <https://www.areavibes.com/franklin-tn/employment/>)

DEGREE ATTAINMENT

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

In 1995, Workforce Essentials was one of the original contractors to the Department of Human Services in the JobsWork program. Through the years, Workforce Essentials has been a committed and successful partner with DHS operating the Families First program. For nearly twenty years we have assisted tens of thousands of Tennesseans with becoming self-sufficient through job training and placement assistance.

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

No

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

N/A

Discussion

Overall, the City of Franklin has a solid, forward moving economy. The residents are fortunate to have low unemployment and many opportunities for further education.

MA-50 Needs and Market Analysis Discussion

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

The neighborhoods that make up Franklin's Central neighborhoods are desirable neighborhoods because of their close proximity to the downtown corridor, as well as, their rich architectural character and the history behind the neighborhoods. It is because of these characteristics that Franklin's central core neighborhoods are in peril of being gentrified. In general the City focuses their CBGD funds within these neighborhoods to ensure they remain in place for generations to come. All of Central Franklin's neighborhoods are important, especial

All of Central Franklin's neighborhoods are important, from the standpoint of the homes and sense of community they provide, for their rich

architectural character and history, and for the role they play in supporting the downtown core.

However, five of Central Franklin's

neighborhoods in particular face unique issues that warrant the focus of the Community Development Block

Grant program. The following are two neighborhoods of particular focus, Natchez and Hard Bargain (see Appendix A for a map). Other neighborhoods include Rolling Meadows, Cadet Homes, and Hill Estates.

Natchez Neighborhood:

The Natchez Neighborhood has its roots deeply embedded in Central Franklin's earliest days, having been

settled by freed slaves following emancipation. Natchez Street was one of the main roads that comprised

the Natchez Trace as it passed through the area. According to neighborhood residents, Natchez in its prime

was a diverse neighborhood of residential homes and businesses, including grocery stores, nightclubs, theaters and other local services. During the past century, many of the original homes have been demolished and reconstructed or have had new "shells" built around existing buildings. As a result, the neighborhood includes a mix of structures ranging in condition from well maintained and viable to severely

deteriorated. Homes in the neighborhood remain largely occupied by direct descendants of its original settlers, and many of the homes are passed down to family members, which result in a high owneroccupancy

rate. Much of the concern for the future of Natchez, as described by members of Natchez Place, Inc. and residents of the

neighborhood stems from a sense of detachment from the rest of the City and general decline in the level of maintenance of homes in the areas

that some fear will lead to wholesale redevelopment.

Hard Bargain:

Hard Bargain Neighborhood is a small, traditionally African-American neighborhood located just west of the downtown core. It lies across from the Toussaint L'Overture Cemetery, which was started for Franklin's African-American community in 1864, and was added to the National Register of Historic Places in 1995. The neighborhood is characterized by its modest homes, one of which is a

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

Concentration is the percentages of households in a particular racial or ethnic minority group that is at least 20 percent higher than the percentage of minority groups for the housing area. In Franklin this includes the Natchez Neighborhood which has its roots deeply embedded in Franklin's earliest days as it had been settled by freed slaves. The neighborhood was alive with homes, businesses, nightclubs and other local services. Unfortunately gentrification is taking root as these lovely cottage homes are being purchased and torn down to be rebuilt with large 2-story homes that fill the lot.

Hard Bargain is fairing better as it hosts a very involved community/resident board that works hard to keep the original character of the neighborhood alive. This neighborhood is characterized by its modest homes with the home of the former slave, Harvey McLemore serving as a museum highlighting African-American heritage in Franklin.

The Hill Estates neighborhood represents a wide range of time periods and styles. In general, homes in Hill Estates are about \$135,000 – \$290,000 and sit on quarter-acre lots with three bedrooms and two bathrooms.

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

One of the oldest home on Natchez Street is the Merrill-Williams home which was built in 1891. Natchez Street Historic District is a 25-acre historic district in Franklin, that was listed on the National Register of Historic Places in 2004.

Are there any community assets in these areas/neighborhoods?

The general historical value of these neighborhoods is an asset, this includes the Toussaint L'Overture Cemetery which is on the National Register of Historic Places; Ty's Place which was the cemetery caretakers home built around 1905, has been fully renovated and serves as a community center for the residents of Hard Bargain. Additionally, at this time, Natchez Street is a quaint walkable neighborhood that showcases homes that were built

Are there other strategic opportunities in any of these areas?

These areas continue to be a priority for the city's rehabilitation program as we seek to preserve the homes and the character of the neighborhoods.

Public Housing Redevelopment Strategy Franklin, TN



PROPOSED SITE STATISTICS	
TOTAL AREA	12.3 AC
EXISTING # UNITS	64
PROPOSED # UNITS	77

Kitchen & Associates Architectural Services, PA

SPRING STREET / JOHNSON CIRCLE SITE CAPACITY STUDY

Spring Street and Johnson Circle

One of the oldest homes on Natchez Street is the Merrill-Williams home which was built in 1891.



Williams House

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

All of the public housing dwelling units in Franklin have access to broadband. They do pay for the connection and their monthly fee. There is a free computer lab available to the residents of the Hard Bargain Neighborhood in the public Community Center. The table below reflects total internet accessibility for the City of Franklin.

<https://www.census.gov/quickfacts/franklincitytennessee>

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

At present the residents only have access to AT&T and Comcast; we have no other providers available. A comparison of the two is listed below:

A 100 Mbps VDSL plan from **AT&T** runs \$50/month, while a 150 Mbps cable internet plan (they don't have a 100 Mbps one) from **Xfinity costs** \$54.99. ... Both sell 1 Gbps fiber plans for \$90/month for the first 12 months of service; however, **Xfinity's** plan includes a huge \$1,000 upfront fee, whereas **AT&T's** is only \$99.99

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Currently the City does not have any hazard risks associated with climate change; however, the City of Franklin is a member of the National Flood Insurance Program (NFIP). Being a participating community allows residents to purchase flood insurance. The City of Franklin's floodplain program is administered by an ASFPM Certified Floodplain Manager. In 2015 the City was accepted into the Community Rating System program. This program is for communities that have more stringent floodplain regulations than FEMA's minimum standards. The City of Franklin has a class 8 ranking which provides a 10% discount on flood insurance for citizens within the community.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

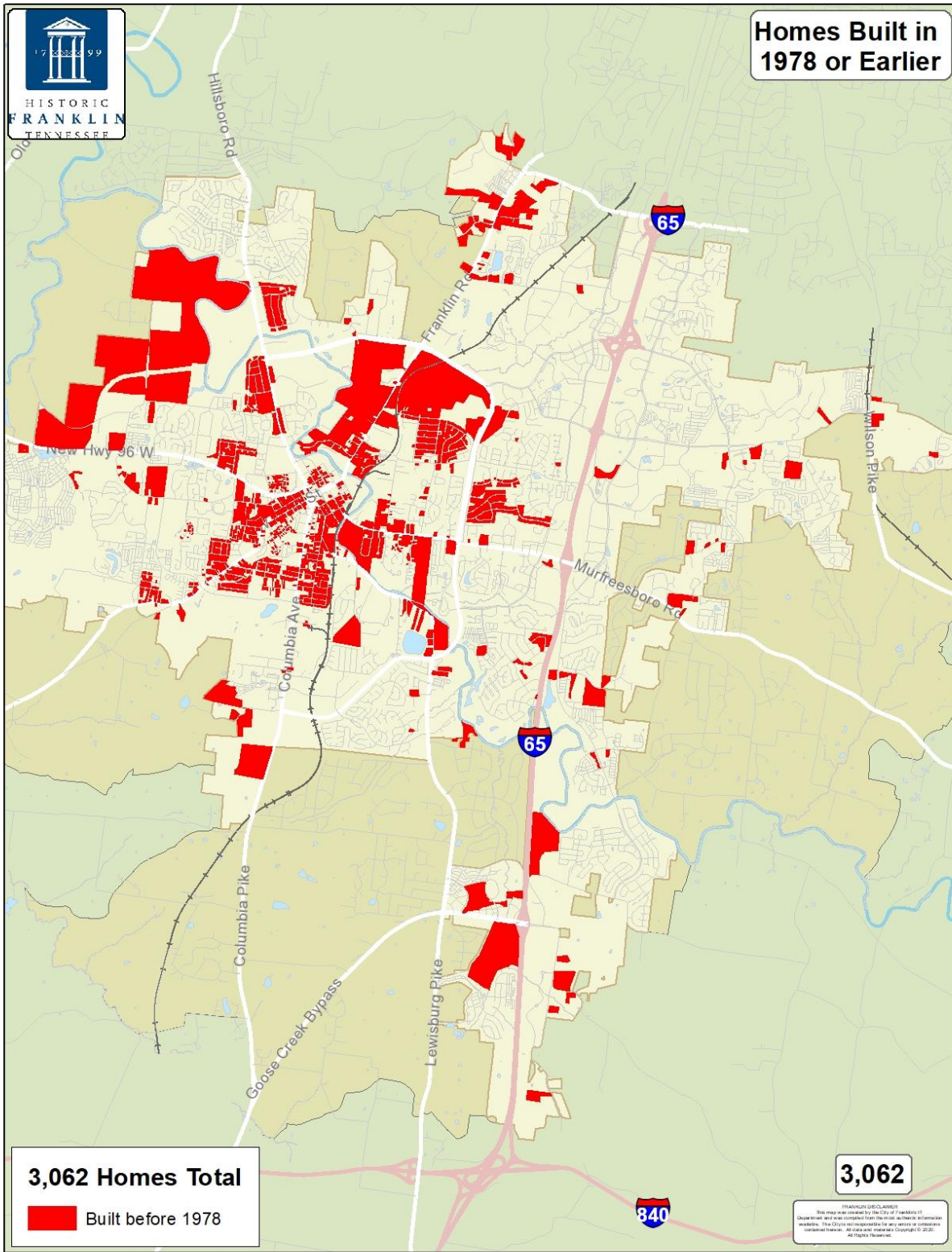
N/A

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan identifies the priority needs for the City of Franklin; our Consolidated Plan describes the strategies that will be undertaken over the next five years to address these needs. The Strategic Plan is shaped by the current market analysis and public input. Although Community Development Block Group regulations allow grantees to specify certain areas for need especially the areas of Franklin that have homes built prior to 1978; the City of Franklin recognizes there may be citywide projects in need of funding.



Year Built

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City of Franklin Priority Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The City of Franklin is working toward filling vacant and infill lots with affordable homes that may be sold at prices that reflect the current MSA table. All homes built using CBDO funding are deed restricted.
	Include specific housing and commercial characteristics of this target area.	The target area includes all of the City of Franklin area.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City's Housing Commission worked to identify the areas that may be available for infill homes.
	Identify the needs in this target area.	The need for affordable housing in Franklin is overwhelming. The average cost of a home in an established neighborhood is over 300k.
	What are the opportunities for improvement in this target area?	The City partners with not-for profits giving them opportunities to improve vacant lots by constructing new homes. The City waives the development fees and tap fees for a non-profit that constructs new, deed restricted, affordable homes.
Are there barriers to improvement in this target area?	The biggest barrier to this improvement is the cost of land, recently a lot was identified for a possible infill project. This 0.13 acre lot was appraised for 110K making it very difficult to build an affordable home on this property.	
	Area Name:	Hard Bargain Neighborhood and Natchez Street

2	Area Type:	Low to moderate income
	Other Target Area Description:	Low to moderate income
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	In Franklin, a neighborhood existis called Hard Bargain, or the Hard Bargain neighborhood. This historic neighborhood adjoins Mt. Hope Cemetery on the south and sandwiched between 5th Avenue and 11th Avenue, bisected by Glass Street and Green Street, and Johnson Alley.
	Include specific housing and commercial characteristics of this target area.	The Hard Bargain Neighborhood is a traditionally African American residential community in Franklin, that developed on land bought by a former slave from his former master after the Civil War. County records of the land show that the 15 acres that comprise the neighborhood was owned by Judge Perkins, who sold the parcel to W.S. McLemore in 1866. Harvey McLemore- W.S.'s slave- was emancipated after the Civil War.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area was identified by the survey monkey and community outreach.	
Identify the needs in this target area.	Throughout the years this neighborhood has declined as homes were deeded to multiple family members making it difficult to receive permission to work on the homes that were in decline. The Hard Bargain Association and the City of Franklin are working diligently to keep the character of this neighborhood alive both with the rehabilitation of current homes and the construction of new homes that are sold at affordable prices.	

<p>What are the opportunities for improvement in this target area?</p>	<p>Today, 130 households comprise the Hard Bargain Neighborhood and the Hard Bargain Association strives to preserve the Hard Bargain neighborhood by rehabbing existing homes, building quality affordable housing, and enriching the lives of our neighbors.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>The only barriers are sorting out the deeds on some of the older homes and plats.</p>

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Franklin's median income has continued to increase; despite this, many areas identified as low to moderate income have retained a preponderance of households with lower incomes. This is especially true in neighborhoods such as Hard Bargain, Natchez, both Hill Estates and the Cadet community, as well as, Rolling Meadows. The City continues to commit their CDBG funds to its low to moderate income residents. These neighborhoods are very special and have strong ties within their own community. Natchez Street, along with the surrounding neighborhood, was once the pulse of the city's black community, and is only a few blocks from downtown Franklin which is the heart of Franklin. There are still households within these communities that will benefit from CDBG activities and services.

The Hard Bargain neighborhood is a traditionally African American community in Franklin, that developed on land bought by a former slave from his former master after the Civil War. Today, 130 households comprise the Hard Bargain Neighborhood and the Hard Bargain Association strives to preserve the Hard Bargain neighborhood by rehabbing existing homes, building quality affordable housing, and enriching the lives of our neighbors.



Hard Bargain



Natchez Neighborhood

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Housing Affordability
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City of Franklin Priority Area
	Associated Goals	New Affordable Housing Opportunities Land Acquisition Planning and Administration

	Description	<p>Franklin has experienced significant population growth, just between 2015 and 2018 the population has grown 14%. Williamson County's population is expected to increase by 41% between 2010 and 2025. Although there was a decline in the African American population in Franklin over the last decade, the Hispanic and Asian population more than doubled. Of the total population, approximately 5% are disabled, in which 13% of that population is 65 years and over. Fair housing efforts will include information relative to all populations within the city.</p> <p>Cost burden has been identified as a severe housing problem for owner and renter occupied households in the city. A healthy mix of housing options and types of housing are needed to address this need. Additionally, low income households, particularly the elderly and the existing and future workforce have been identified as high priority populations that need housing options.</p> <p>Source: https://worldpopulationreview.com/us-cities/franklin-tn-population/</p>
	Basis for Relative Priority	Franklin is growing expotentially creating a city void of housing choice. The City is working toward the broad goal of ensuring housing choice, affordability and quality place for all our residents. We understand the shortage of quality affordable housing reinforces inequality and limits the opportunities for future growth.
2	Priority Need Name	Public Facilities
	Priority Level	High
	Population	<p>Low</p> <p>Moderate</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Public Housing Residents</p> <p>Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>Victims of Domestic Violence</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Victims of Domestic Violence</p>

	Geographic Areas Affected	City of Franklin Priority Area
	Associated Goals	Improve Public Facilities
	Description	Under the CDBG Program, grantees may use funds to undertake a variety of public facilities and public improvement projects. The City interpretes this to include to include all facilities and improvements that are publicly owned, or that are owned by a nonprofit and available and open to the public.
	Basis for Relative Priority	The City of Franklin is growing but also aging; there are infrastructure improvements needed that include streets and water and sewer lines. Our PHA and the domestic violence both assist those unable to help themselves.
3	Priority Need Name	Emergency Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Mentally Ill veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	Geographic Areas Affected	City of Franklin Priority Area
	Associated Goals	Substandard Housing Needs

Description	The City is striving to keep our most at risk population in their homes while keeping them safe and secure. The City has consistently supported emergency homeowner repairs since we became an entitlement City. Again, in this five-year Consolidated Plan we will support using a portion of our CDBG funds to assist with emergency home repairs. Per HUD guidelines most of our emergency repairs include spot rehabilitation to bring a home up to a city code and meet the minimum standards as the International Codes suggests.
Basis for Relative Priority	Housing maintenance, especially for those living in or below the poverty level, is an issue for the citizens; work is plentiful resulting in non-negotiable labor costs. The race most likely to be in poverty in Franklin is Hispanic, with 27.56% living below the poverty level. Next comes Asian's with a 3.69% below the poverty level. Among those working part-time or not working the poverty level is between 9 and 11%. Source: https://worldpopulationreview.com/us-cities/franklin-tn-population/

Narrative (Optional)

Because the need for more affordable housing units is a priority for the community; Franklin will continue to put the majority of their CDBG funds into the construction of new, deed restricted, affordable homes and to preserve existing affordable homes especially in our low to moderate income neighborhoods. The City's growth has created the loss of many affordable homes and the potential for further loss is continuing as our population is increasing.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	The City of Franklin CDBG funds will not be used for TBRA. Instead, these funds will be used for home rehab and new construction. These are the only funds the City receives directly.
Rehabilitation	The City of Franklin CDBG funds will not be used for TBRA. Instead, these funds will be used for home rehab and new construction. These are the only funds the City receives directly.
Acquisition, including preservation	The City of Franklin CDBG funds will not be used for TBRA. Instead, these funds will be used for home rehab and new construction. These are the only funds the City receives directly.

Table 49 – Influence of Market Conditions

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

Introduction

On July 1, the City received approval for the 2019 Program Year with available funding for the CDBG Program in the amount of \$353,910.00. This allocation will provide funding which will promote the City's goals of creating new, affordable housing, assisting our underserved residents with emergency repairs to their homes, as well as, supporting public improvements and fair housing outreach and education.

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	353,910	0	0	353,910	0	Expected amounts reflect level funding based on 2018 allocations.

Table 50 - Anticipated Resources

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

The Community Development Block Grant fund is the primary source of most of the objectives outlined within this plan. In addition, the City does offer waiver of building fees to the local non-profits for projects that benefit our low to moderate income population. The City will continue to search for opportunities for activities to be completed using a combination of CDBG funds, private, state, public funds, and partner with developers to further the CBDO funds. This may include vacant that that may become available.

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

The City continues to search for publically owned land or lots that may be used as a baseline for the constuction of affordable housing. The City is in budget dicussion's to allow for a incentive program to be put into place.

Discussion

Community Development Block Grant funding is the primary resource for the objectives outlined in the plan. There will be oppourtunities for activities to be completed with a combination of CDBG funds, private funds of the CBDO(s) on-hand, including other sources of funding applied for or borrowed by the CBDO, and other public funds or in-kind contributions, which could include land, as may be available.

The City of Franklin, the selected CBDO(s), and any other subgrantees will seek to identify and leverage additional funds to expand the scope and goals of the identified activities.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Hard Bargain Association	CBDO	Ownership	Region
COMMUNITY HOUSING PARTNERSHIP OF	Subrecipient	Ownership neighborhood improvements	Region
Franklin Housing Authority	PHA	Public Housing Rental	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

City government in Franklin plays the major role in providing the services and functions that are needed in a dynamic and growing community. Franklin provides a similar package of services as other cities of its size (education, parks, streets, water and sewer, social services, etc.) and has considerable flexibility in determining what functions it will undertake and at what level. Through the local system of government, Franklin provides a blend of services that best serve the needs of its residents of the metropolitan area.

The City's allocation of Community Development Block Grant funds is currently administered by the The City, through the Building & Neighborhood Services Department. Currently the City delivers the funds, either through a Request for Proposals (RFP) process and/or by designating experienced and qualified subrecipients. Advertisement of a RFP would be done in a similar fashion to the advertisement and outreach process associated with the preparation of the Consolidated Plan, and in accordance with all applicable HUD, federal, state, and local law. The City will also provide a level of training to potential users/applicants, both before and after they may receive funds, to familiarize them with the applicable rules and regulations of the CDBG program, and to help ensure quality applications.

Franklin takes great pride in being a City that builds strong partnerships and enduring collaborations with public, private, and non-profit entities. The delivery system for the Consolidated Plan programs will largely rely on these existing and on new relationships. Many of the agencies and organizations listed in the prior consultation section of this plan will be included in this process and invited to apply where appropriate, based on their expertise.

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

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

Table 52 - Homeless Prevention Services Summary

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

Our community uses outreach services as the primary tool to engage people who are chronically homeless and unaccompanied youth. People who are chronically homeless may be connected to permanent supportive such as the group home; as room allows, the local shelter is available for families with children and unaccompanied youth may be directed to My Friend's House a residential group home focusing on at-risk youth. Community Housing Partnership is the City's Coc connection.

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

The City of Franklin receives approximately 250k each year in CDBG funds; with these funds the City strives to coordinate with the non-profits within our community to insure we are not offering duplicate services. This allows for all of the population that needs assistance be served. The City intends to facilitate a workshop/information session that will bring the surrounding Cities and/or Counties together to share information. This will be especially helpful in learning the strengths and weaknesses of various outreach programs.

Franklin is experiencing an affordable housing crisis. The average two-bedroom apartment rent is \$1,504; this is approximately four to five hundred dollars (\$400 - \$500) more than the 2018/2019 HUD fair market rent table. The average home price is 564k which equates to approximately \$204 per square foot. This makes it difficult for specific populations to have options for housing within the community. The City continues to work with our PHA and the various non-profits to search for a means of addressing housing needs and costs. However, the City of Franklin continues to grow in population which may be driven by the public-school system and its urban living style.

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

The City of Franklin will continue to work with the business community, non-profits and other resources that are or become available. Homelessness system is working closely with the faith community in an effort to increase the amount of rapid rehousing resources that are available. We are also working with hospitals and other systems of care in an effort to increase the amount of housing first style permanent supportive housing that is available.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	New Affordable Housing Opportunities	2020	2025	Affordable Housing	Hard Bargain Neighborhood and Natchez Street	Housing Affordability	CDBG: \$100,000	Homeowner Housing Added: 8 Household Housing Unit
2	Substandard Housing Needs	2020	2025	Assisting current population to stay in their homes	City of Franklin Priority Area	Emergency Rehabilitation	CDBG: \$91,128	Homeowner Housing Rehabilitated: 9 Household Housing Unit
3	Improve Public Facilities	2020	2025	Non-Housing Community Development	City of Franklin Priority Area	Public Facilities	CDBG: \$42,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 3 Households Assisted
4	Land Acquisition	2020	2025	Affordable Housing	City of Franklin Priority Area	Housing Affordability	CDBG: \$50,000	Homeowner Housing Added: 2 Household Housing Unit
5	Planning and Administration	2020	2025	Admin and Planning Costs	City of Franklin Priority Area	Housing Affordability	CDBG: \$70,782	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	New Affordable Housing Opportunities
	Goal Description	In this five-year Consolidated Plan year the city will construct new affordable housing that will be deed restricted and benefit our low to moderate income population.
2	Goal Name	Substandard Housing Needs
	Goal Description	The City will work toward preserving the affordable homes and to assist our most underserved, at-risk population in the low to moderate income neighborhoods. We will keep their homes safe and secure.
3	Goal Name	Improve Public Facilities
	Goal Description	Various communities in the city can benefit from additional support to increase the functionality of public facilities, or provide additional public improvements for overall community benefit. Create a variety of improvements for public improvements that benefit our low to moderate income persons and families.
4	Goal Name	Land Acquisition
	Goal Description	Search out vacant lots or surplus land within the City of Franklin for the construction of new, affordable homes. This will be especially helpful if lots become available in our low income neighborhoods.
5	Goal Name	Planning and Administration
	Goal Description	As noted under the authority of 24 CFR 570.206, CDBG funds may be used to pay staff costs for persons responsible for general CDBG program administration as a whole. The City of Franklin has a fulltime staff person that is responsible for the administration of the City's allocation of the annual funding award.

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

According to the 2014-2018 ACS, the overall number of low to moderate income families in the jurisdiction is approximately 32% of households identify as at or below 80% AMI (under \$51,000 gross income). Although the city receives a limited amount of funding with its CDBG allocation, they strive to leverage these dollars with both the non-profit and private sectors within the City. The City's Housing Commission is reaching out to the State Legislatures in an effort to reconsider the Inclusionary Zoning Ordinance the City passed which requires a percentage of units for low to moderate income households be included with new developments coming into the City.

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

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

The Franklin Housing Authority is not required by a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

Franklin Housing Authority offers classes to assist with financial management, homeowner workshops, stress management and even yoga classes. FHA and the city have a working relationship and as projects and activities are implemented, each entity will ensure that resident involvement and participation is a priority. The FHA does serve on the City's Housing Commission which is the advisory committee to BOMA for housing related initiatives.

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

No

Plan to remove the 'troubled' designation

N/A

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

Barriers to Affordable Housing

The City of Franklin does not consider public policies or regulations to be major barriers to the development of affordable housing. The reality is land cost is a premium. The median home value in Franklin is \$496,804. Franklin home values have gone up 3.0% over the past year and are predicted to rise another 1.1% within the next year. The median list price per square foot in Franklin is \$261, which is higher than the Nashville-Davidson--Murfreesboro--Franklin Metro average of \$161.

The City continues to offer incentives to encourage the construction of affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City continues to support a voluntary roundup fee program, allowing residents to up up their utility bill to the nearest whole dollar. These funds will be used to assist in the development of deed restricted affordable homes.

Additionally, the City waives the building permit and plan review fees for any certified 501(c)(3), not-for-profit organization that is developing or renovating low or moderate income housing within the City of Franklin limits.

Recently a plan has come before the City which includes building on smaller lots; this plan has the support of the Housing Commission which may allow for the homes to be built at a more affordable cost.

Consider implementing programs to achieve deeper homeownership affordability.

Continuing housing affordability discussions will also break down barriers to affordable housing by addressing the needs and eliminating misconceptions of who will live in affordable housing units.

SP-60 Homelessness Strategy – 91.215(d)

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

Although the City of Franklin has a very low population of homeless persons; the City does participate in the Point In Time annual count for the Department of Housing and Urban Development. Our police department also monitors people that may be homeless within the City.

Addressing the emergency and transitional housing needs of homeless persons

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 has a very low homeless population; however, they do have services available on an as needed basis. The City of Franklin will work with our service agencies to insure individuals and families are assisted with appropriate services.

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

The City of Franklin works closely with service agencies and the faith community toward assisting low-income individuals and families avoid homeless. We continue to work with our public housing authority to expand dwelling units that will serve the low and extremely low income individuals and families.

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

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

The City of Franklin understands that any residence built prior to 1978 and using CDBG funds must comply with the regulations found at 24 CFR Part 35.

Prior to approval of renovation work on pre-1978 homes, a lead-based paint visual inspection is conducted. If paint disturbance is noted, a full lead assessment and risk analysis is conducted.

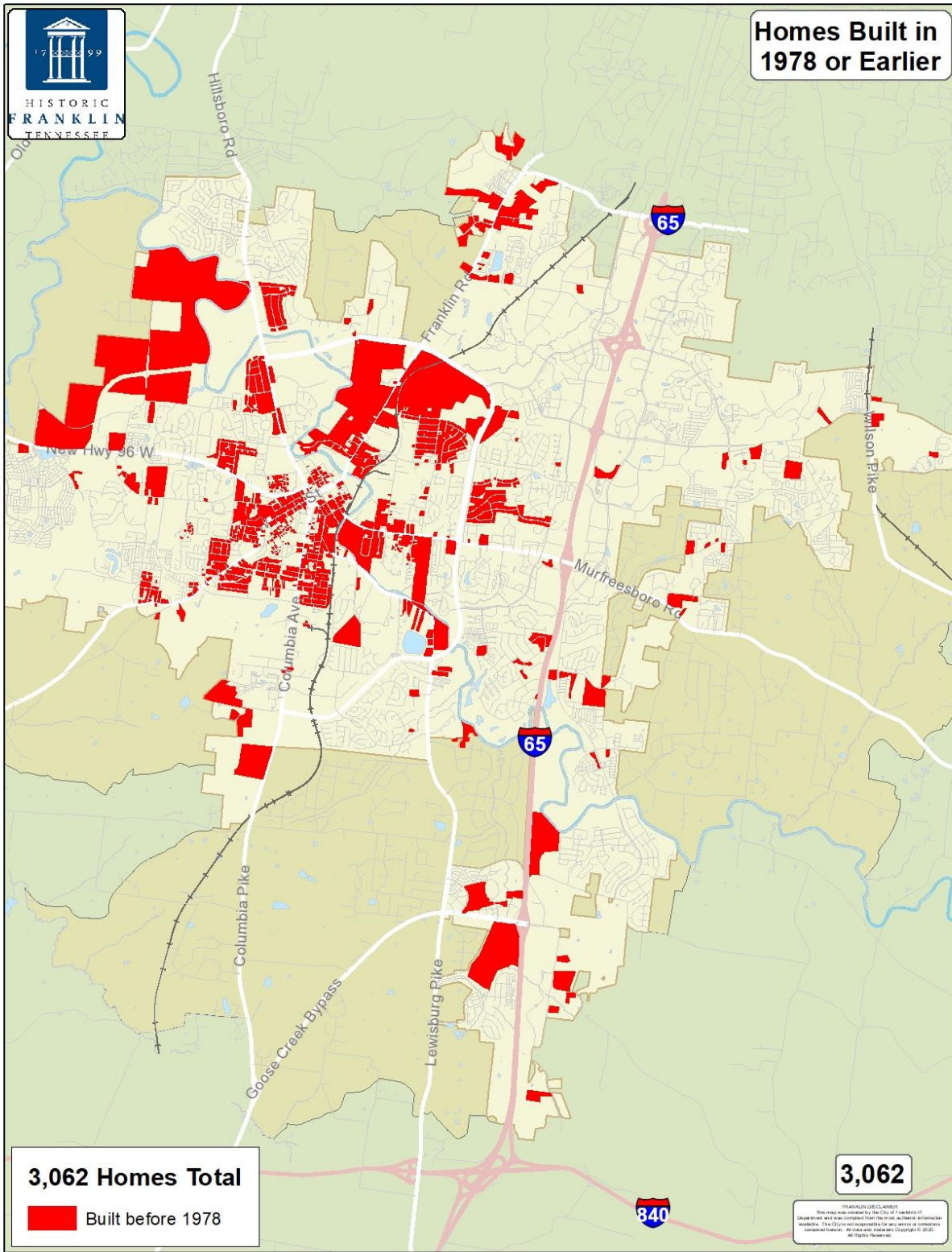
How are the actions listed above related to the extent of lead poisoning and hazards?

City housing programs will increase the number of owner-occupied pre-1978 houses without lead hazards. Lead testing is done whether or not children reside in the home.

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

All existing and planned rehabilitation activities follow lead-safe work practices and procedures. The City continues to educate its residents regarding lead-based paint.

The City has copies of the booklet *The Lead-Safe Certified Guide to Renovate Right* available; we have also shared the web page information with our CDBG partners.



Structures before 1978

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

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

The City of Franklin has a consistently strong and growing economy that includes a wide variety of salaries. The income per capita in Franklin is \$43,087, which is 66% higher than the Tennessee average and 44% higher than the national average. The median household income is \$88,961, which is 91% higher than the Tennessee average and 61% higher than the national average. The unemployment rate in Franklin is 3%, which is 36% lower than the national average. The poverty rate in Franklin is 7% which is 51% lower than the national average. With that said, the City itself is not engaged with specifically reducing the number of poverty-level families; however, the City continues to support programs that assist our low to moderate income citizens, including annual appropriations from the City's General Fund to a variety of non-profits operating within the City of Franklin.

The City of Franklin's anti-poverty strategy is primarily based upon partnering with non-profit agencies to address homeless needs and families displaced by domestic violence situations. In past years, the CDBG funds have been used to support the work of these agencies and will continue to do so. The City's CDBG funded rehabilitation program has historically targeted elderly and disabled populations with incomes less than 50% HAMFI, sometimes substantially below. The City also works with the local Habitat for Humanity chapter, providing land and other services for past projects. For this Consolidated Plan the Housing Commission is working on identifying vacant land or infill lots that may be developed in partnership with either a non profit or a for profit developer. These homes fall into the affordable price range using the current MSA tables.

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

During the five-year Consolidated Plan period the City will continue to seek opportunities to stamp out poverty in Franklin. Currently in the City of Franklin 5.09k of the 72.6 population equaling 7.02% live below the poverty line. This number is lower than the national average of 13.1%. The largest demographic living in poverty are Males 6 - 11, followed by Females 18 - 24 and then Females 45 - 54. Currently the City only receives Community Development Grant funds; these funds are used primarily to further home ownership within the City for low to moderate income citizens.

Poverty.docx

Children (Under 18) (Table B17001) View tableColumnFranklinNashville-Davidson--Murfreeseboro--Franklin, TN Metro

AreaTennesseePoverty4.7%±3.5%949±712.816.5%±1.1%72,501±5,219.822.3%±0.7%330,998±10,521.4

Non-poverty 95.3%† ±14.8% 19,361 ±2,119 83.5% ±0.4% 366,504 ±8,495.777.7% ±0.4% 1,151,121 ±16,105.3

SP-80 Monitoring – 91.230

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

The City understands the responsibility for ensuring that program funds entrusted to them must be used in accordance with program requirements and compliance. The City also understands the importance of making certain subawards are used for only eligible purposes and that they are in compliance with Federal statutes and regulations.

Prior to payment City staff reviews invoices and backup documentation to ensure the funds were used for eligible expenses. Staff also meets with subrecipients throughout the program year.

Additionally, the City's outside auditor samples the Community Block Development Grant files for compliance with City, State and Federal rules and regulations.

Expected Resources

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

Introduction

On July 1, the City received approval for the 2019 Program Year with available funding for the CDBG Program in the amount of \$353,910.00. This allocation will provide funding which will promote the City's goals of creating new, affordable housing, assisting our underserved residents with emergency repairs to their homes, as well as, supporting public improvements and fair housing outreach and education.

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	353,910	0	0	353,910	0	Expected amounts reflect level funding based on 2018 allocations.

Table 54 - 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 Community Development Block Grant fund is the primary source of most of the objectives outlined within this plan. In addition, the City does offer waiver of building fees to the local non-profits for projects that benefit our low to moderate income population. The City will continue to search for opportunities for activities to be completed using a combination of CDBG funds, private, state, public funds, and partner with developers to further the CBDO funds. This may include vacant that that may become available.

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

The City continues to search for publically owned land or lots that may be used as a baseline for the constuction of affordable housing. The City is in budget dicussion's to allow for a incentive program to be put into place.

Discussion

Community Development Block Grant funding is the primary resource for the objectives outlined in the plan. There will be opportunities for activities to be completed with a combination of CDBG funds, private funds of the CBDO(s) on-hand, including other sources of funding applied for or borrowed by the CBDO, and other public funds or in-kind contributions, which could include land, as may be available.

The City of Franklin, the selected CBDO(s), and any other subgrantees will seek to identify and leverage additional funds to expand the scope and goals of the identified activities.

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	New Affordable Housing Opportunities	2020	2025	Affordable Housing	City of Franklin Priority Area Hard Bargain Neighborhood and Natchez Street	Housing Affordability	CDBG: \$100,000	Homeowner Housing Added: 2 Household Housing Unit
2	Substandard Housing Needs	2020	2025	Assisting current population to stay in their homes	City of Franklin Priority Area Hard Bargain Neighborhood and Natchez Street	Emergency Rehabilitation	CDBG: \$91,128	Homeowner Housing Rehabilitated: 5 Household Housing Unit
3	Land Acquisition	2020	2025	Affordable Housing	City of Franklin Priority Area	Housing Affordability	CDBG: \$50,000	Homeowner Housing Added: 1 Household Housing Unit
4	Improve Public Facilities	2020	2025	Non-Housing Community Development	City of Franklin Priority Area	Public Facilities	CDBG: \$42,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2 Households Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	New Affordable Housing Opportunities
	Goal Description	The City will use a portion of their CDBG funds toward the construction of new affordable housing that will be deed restricted and benefit our low to moderate income population.
2	Goal Name	Substandard Housing Needs
	Goal Description	The City will work toward preserving the affordable homes, especially those in the low to moderate income neighborhoods. The goal is to insure our most at-risk residents live in safe and secure dwellings.
3	Goal Name	Land Acquisition
	Goal Description	Search out vacant or city owned property to use for infill affordable homes.
4	Goal Name	Improve Public Facilities
	Goal Description	The CDBG program identifies publicly-owned facilities and infrastructure such as, streets, playgrounds, and underground utilities, and buildings owned by non-profits that are open to the general public, as Public Facilities and Improvements.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Franklin anticipates receiving about 350k each year of this five-year Consolidated Plan period. We foresee using the same structure of funding for this five years. The City of Franklin's CDBG allocation for the 2019-2020 program year is \$353,910.00. As HUD requires, the City held a public meeting, as well as, sharing the draft plan with the Housing Commission. The plan was also presented to the Mayor and Board of Aldermen for review and comments. The City continues to partner with non-profits in various ways to ensure allocation priorities are met after reviewing the public comments and needs identification.

The proposed projects to be undertaken for the 2020 program year, with a goal of utilizing all of our allocations.

Projects

#	Project Name

Table 56 – Project Information

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

Funding priorities for the 2020 Annual Action Plan are the same as those in our 2020-2025 Consolidated Plan. The City continues to fund activities that address the underserved that qualify as low to moderate income residents. Allocation priorities were set after reviewing the needs identified within the City of Franklin, as well as, consultation with stakeholders. The City strives to partner with entities that may have additional funding sources to ensure the maximum result from the award.

AP-38 Project Summary
Project Summary Information

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

Although Community Development Block Group regulations allow grantees to target specific areas, the City of Franklin makes an effort to spread the funding in areas that are home to low to moderate income residents. This has been the City’s policy since becoming a CDBG entitlement in the year 2007. This area includes the Hard Bargain, Natchez Street, Cadet and Hill Estate neighborhoods. However, the City will continue to look at the City as a whole to see if other areas have a need.

Geographic Distribution

Table 8 - Geographic Distribution

Geographic Distribution

Target Area	Percentage of Funds
City of Franklin Priority Area	70
Hard Bargain Neighborhood and Natchez Street	30

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Allocating CDBG investments will be strategically within the city may allow for more of the long term residents to stay in their neighborhood and/or their homes. Gentrification is rapidly encroaching on the mature neighborhoods, especially where they are close to the downtown areas. Where there are opportunities to develop homes in concentrated areas, the city will review those with much greater scrutiny to ensure that funds and other assistance are leveraged and maximized to the fullest extent.

Discussion

The City of Franklin continues its efforts to preserve the neighborhoods that are the backbone of our community, including community outreach through our various non-profits and partners.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Franklin continues to explore initiatives and provide incentives to improve the affordability and availability within the City limits. The City of Franklin recognizes the Tennessee Municipal Code Section 21-302 Section b-3 which allows for the donation of land by the City of Franklin. The Board of Mayor and Alderman may declare lots surplus allowing them to be made available for new home construction; additionally, the home will be sold at a price that meets the Nashville Metropolitan Statistical Area table for affordability that is recognized by the United States Census Bureau.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	2
Special-Needs	0
Total	2

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	7

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

One year goals established will reflect the utilization of our CDBG funds affordable housing.

AP-60 Public Housing – 91.220(h)

Introduction

The working mission of the Franklin Housing Authority is to provide more affordable housing to the City of Franklin and Williamson County. This will be done in several ways including redeveloping and adding to FHA's current public housing stock. As mentioned FHA provides homeownership programs to assist the low income families to be able to achieve homeownership goals. Moreover FHA utilizes LIHTC funds to build additional Affordable Housing above and beyond FHA's existing stock to address the need.

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

The City is working with our PHA in the continued construction of the redevelopment plan for the Chickasaw Senior Community. This property is being funded with 9% Low Income Housing Tax Credits, a CITC mortgage from Franklin Synergy Bank, CDBG funds from the City of Franklin and a contribution from the Franklin Housing Authority.

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

Our Public Housing Association offers "Dream Tours" to current residents; they tour houses that are for sale so they can see the possibilities of home ownership. Additionally, there are monthly resident meetings that keep residents updates on development activities taking place both at their facility and within the City.

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

N/A

Discussion

The City will continue to work with our PHA to provide affordable housing and assistance to our low, extremely low and moderate income residents. With homeownership programs in place, perhaps more residents may be able to achieve homeownership.

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

Introduction

The City actively works with the various non profits within the city limits regarding homelessness; indications are there may be homeless people within the city; however, they are not visible nor are they seeking assistance. The City participated in the Point In Time count on January 23, 2020. We worked with the non-profits in the area and our local law enforcement; we found one family of 3 living in their car at Parkway Church of Christ parking lot.

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

Bridges Domestic Violence Shelter of Williamson County currently receives Emergency Shelter Grant (ESG) funds through the State of Tennessee. Although Bridges focuses on domestic violence they are well aware of other services available with emergency and transitional housing services throughout the area. The City of Franklin will continue to work with Bridges and build a referral network for homeless persons that requests services. Existing facilities and services are currently outside of the city, including homeless families, families with children, veterans and their families, and unaccompanied youth. The City of Franklin will continue to partner with non-profit agencies to address homeless needs and families displaced by domestic violence situations. In past years, CDBG funds have been used to support the work of these agencies and will continue to do so. The City's CDBG funded rehabilitation program has historically targeted elderly and disabled populations with incomes less than 50% HAMFI, sometimes substantially below. The City also works with the local Habitat for Humanity chapter, providing land and other services for past projects.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Franklin will continue to partner with non-profit agencies to address homeless needs and families displaced by domestic violence situations. As mentioned, the City uses a portion of their CDBG funds to In past years, CDBG funds to support the work of these agencies and will continue to do so.

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

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

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

Our social agencies, non-profits and the faith based community have developed a solid system to support the above individuals and families. The City has assisted with the Oak Cottage a transitional home for woman leaving the prison system, the male group home that can house up to 8 individual men that had been homeless, and a facility that supports at-risk youth. The City will continue to work toward insuring all our residents live in a stable and safe environment.

Discussion

The City has a good working relationship with our social/service agencies. We will continue to address the needs of the community as they are brought forward.

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

Introduction:

Undeveloped property in the City is scarce, homes that may be affordable are purchased and torn down to build new more expensive homes. This is happening all over the Franklin area. The median home value in Franklin is \$497,490. Franklin home values have gone up 2.5% over the past year and Zillow predicts they will rise 1.7% within the next year. The median list price per square foot in Franklin is \$257, which is higher than the Nashville-Davidson--Murfreesboro--Franklin Metro average of \$161. The median price of homes currently listed in Franklin is \$579,450 while the median price of homes that sold is \$470,200. The median rent price in Franklin is \$2,400, which is higher than the Nashville-Davidson--Murfreesboro--Franklin Metro median of \$1,650.

A recent newspaper article stated that between the raw cost of land, a county development fee, stormwater fees and other related costs, a developer will have invested an average of \$60,000 for most residential building lots, which translates into a \$300,000

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

Public regulatory policies such as zoning ordinances and subdivision regulations can directly or indirectly affect affordability by controlling supplies of residential land, the intensity and character of its use, and many of the costs in developing, owning, and renting housing. The City of Franklin does not consider public development policies and regulations to be major barriers to the provision of affordable housing. During the creation of land development policies, the City takes into account their impacts on all its citizens. The City has fee waivers in effect for any 501(c) 3 that is contributing to the construction of affordable homes. The Housing Commission has drafted an ordinance that will serve as a financial incentive to either non-profit or for profit developers that build new, affordable housing. The major barriers to development of affordable housing in Franklin are more private sector oriented: the market value and cost of land in a growing, relatively affluent area with above average personal incomes; the increasing cost of materials and labor, particularly in a local economy with significant construction activity; and an inevitable element of “nimbyism.” Of these, affordable housing non-profits point most often to the cost of land and their inability to compete with private development interests for its acquisition.

Discussion:

Demographics Analysis

Forecasts of the City of Franklin through 2029 expect a slight decrease in the White Alone category (79.64%), minimal growth among Black Alone (6.81%), Asian (6.17%), and Some Other Race (4.87%), and

a small increase in people of Hispanic Origin (10.88%). HOUSEHOLDS AND INCOME The City of Franklin's income characteristics demonstrate steady growth trends. The median household income is projected to grow to \$119,396 by 2029. The median household income represents the earnings of all persons age 16 years or older living together in a housing unit.

Source: <http://dev6.visioninternet.com/FranklinTN6/home/showdocument?id=29330>

AP-85 Other Actions – 91.220(k)

Introduction:

This section reports additional efforts the City will undertake during the 2020-2021 program year to address the residents' housing and community developments needs. The City of Franklin continues to create new strategies to meet the changing needs of our community. Franklin only receives CDBG funds; however, they play an important role in the revitalization and preservation of the City. Despite the city's targeted use of federal and local resources to meet the underserved needs of the community, obstacles to meeting these needs persist. The goals set forth in this plan position the city to continue its focus on our primary activity of single affordable housing and housing revitalization. The city will continue to allocate our federal resources to meet these needs and work with partners to identify and address underserved needs.

Actions planned to address obstacles to meeting underserved needs

While the City has pursued a variety of strategies to impact the identified needs of the community, the primary obstacle to meeting the underserved needs is the lack of sufficient financial resources. Housing actions continue to be accomplished with the administration of CDBG funds. We continue to explore options to address the need for affordable housing, including the creation of a financial incentive for both for profit and non-profit developers.

Actions planned to foster and maintain affordable housing

The City's Housing Commission is revisiting the city's zoning and land use regulations to allow for accessory dwelling units throughout the City; not just in designated areas. Promote and encourage mixed-income communities that will allow for housing diversity; continue to inventory vacant or infill lots for affordable residential development. As previously mentioned, consider implementing programs to achieve deeper homeownership affordability. Moreover, we will support projects that use low income tax credit financing.

Actions planned to reduce lead-based paint hazards

Continue to monitor any renovation that may host lead-based paint hazards. The Housing Development Coordinator has successfully completed the U.S. Department of Housing and Urban Development, Office of Healthy homes and Lead Hazard Control, Visual Assessment Course. Additionally, with any rehabilitation effort conducted by the city, identified CBDs or other subrecipients, lead-safe work practices will be implemented as necessary. The City of Franklin will also continue to educate its residents on the hazards of lead-based paint. Instances of lead-based paint poisoning and elevated blood levels in children will receive priority under the Consolidated Plan and any programs that may be

funded.

Actions planned to reduce the number of poverty-level families

The City of Franklin's anti-poverty strategy is primarily based upon partnering with non-profit agencies to address homeless needs and families displaced by domestic violence situations. The City supports agencies that work one on one with families facing poverty. In addition to CDBG funds, the City continues to fund allocations for some non-profits each budget year.

Actions planned to develop institutional structure

The City of Franklin, its Housing Commission and the Board of Mayor and Aldermen continue to review ways to insure the CDBG funds can be more unified for use toward the goals and activities identified throughout this plan. The city will contribute to capacity building in the institutional structure by continuing to encourage coordination among all the service agencies and our local not for profit's.

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

The City will continue to search for additional affordable housing options with our partners, as well as, continue community outreach through various sources, i.e..Facebook, Franklin TV and our Housing Commission.

Discussion:

The City understands that statistical data can assist in identifying potential problems and topics of concern. In the current economy and given the structure of the City's housing stock we need to focus our efforts on the immediate future as it appears the population boom is here to stay.

Program Specific Requirements

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

Introduction:

The City of Franklin strives to expend all of its annual funding in the program year it is awarded.

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.	60.00%

The City receives approximately 300k each year in CDBG funds; the main activities funded relate to affordable housing, emergency rehabilitation and housing outreach and education relating to fair housing.

Appendix - Alternate/Local Data Sources

1	Data Source Name
	City of Franklin Housing Needs Assessment
	List the name of the organization or individual who originated the data set.
	BBC Research & Consulting
	Provide a brief summary of the data set.
	The Housing Needs Assessment was conducted in 2014 to help the city's decision makers, stakeholders and citizens understand the city's primary housing issues.
	What was the purpose for developing this data set?
	The study was intended to measure unmet housing demand currently in the future. The document is not intended as a policy document, but instead offers community leaders and stakeholders a basis for formulating specific housing priorities, policy alternatives and related strategies. The research was later presented at two housing summits held in early 2015.

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The coverage is for the entire City of Franklin.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>This document was completed in 2014.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>It is complete and is available on the city's website.</p>
2	<p>Data Source Name</p> <p>CHAS Data Documentation</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>https://www.huduser.gov/portal/datasets/cp/CHAS/data_doc_chas.html</p>
	<p>Provide a brief summary of the data set.</p> <p>Data information from: https://www.huduser.gov/portal/MCCharts/stateCharts.html?stateID=47&stateName=Tennessee&dt=March%2031,%202020</p>
	<p>What was the purpose for developing this data set?</p> <p>The CHAS special tabulation is a count of the number of households (or housing units) that have certain combinations of HUD-specified characteristics, summarized for HUD-specified geographies.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2012-2016</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>HUD can purchase special tabulations of 1-year data, 3-year data, or 5-year data, subject to the same population thresholds. In 2009 and 2010, HUD only requested a special tabulation of 3-year data (2005-07 and 2006-08). In 2011, HUD requested a special tabulation of 5-year data (2005-2009). In future years, HUD expects to rotate to balance the timeliness of the data and its geographic precision.</p>

	<p>Describe the total population from which the sample was taken.</p> <p>The City of Franklin held a public meeting to obtain citizen comments, this period allowed for the 30 day citizen comment period. This meeting took place on October 17, 2019; this meeting was posted on the City's website, in the local newspaper and on the City's Facebook page. The City also shared with The Housing Commission on January 7, 2020, this also is an open and public meeting with times and locations that accommodated the low to moderate income population. These meetings were held to inform the citizens about the CDBG Program and to encourage citizen participation with completing the Consolidated Plan for the City.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Although the City did not have a large response to the public meetings; the survey monkey that was created and posted to the City's website generated approximately 100 responses.</p>
3	<p>Data Source Name</p> <p>CHAS 2012-2016</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>HUD</p> <hr/> <p>Provide a brief summary of the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds. For more background on the CHAS data, including data documentation and a list of updates and corrections to previously released data.</p> <hr/> <p>What was the purpose for developing this data set?</p> <p>These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds</p> <hr/> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>I used the HUD table generator to access the information using the specific jurisdiction of the state of Tennessee.</p> <hr/> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>I used the most current, 2012-2016 data that is currently available.</p>

What is the status of the data set (complete, in progress, or planned)?

It is a complete data set; with an option to get Market at a Glance data.