

Executive Summary

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

1. Introduction

The City continued to have challenges meeting our goals from our 2020 Five Year Consolidated Plan, due to the fact that in February 2022, Williamson County, which includes the City of Franklin, still has the sixth highest number of positive coronavirus cases in Tennessee. However, we continue to engage our non-profits to ensure we move forward with our plan.

Our Five-Year Consolidated Plan serves as the outline for the City of Franklin's Community Development Block Grant (CDBG) Program; the 2020-2025 plan has been approved by the Department of Housing & Urban Development. The City anticipates receiving approximately Three-Hundred Fifty and 00/100 Dollars. (\$350,000.00)

RFP for the Hill Property

2. Summarize the objectives and outcomes identified in the Plan

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

The City continues to create strategies to meet the need for affordable housing within the City. As outlined in our Consolidated Plan:

Public outreach and education relating to fair housing

Public improvement in our most challenged neighborhoods

Emergency rehabilitation of existing dwellings

Outline for 2022-23

3. Evaluation of past performance

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

The COVID crisis has slowed progress within the City of Franklin; however, we did receive and allocate CARES Funds throughout our community. This included outreach to various non-profits to insure children and those adults with special needs were supported.

The City has moved forward with support of our PHA on an as needed basis and the Board of Mayor and Aldermen have approved the "Hill Property" for development of affordable housing. This development will take several years, as it is raw land, but it is a step forward.

Hill Property

H:\Hill Property\RFP for the Hill Property 12-02-21_Law Approved.pdf

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City reaches out via our local newspaper and on our Social Media page. Additionally, the Housing Commission is an open meeting where discussion of the CDBG allocations are discussed.

Housing Commission Agenda

Thursday March 3, 2022

8:00 a.m. to 9:00 a.m.

BNS Conference Room

March 3, 2022 Agenda

5. Summary of public comments

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

No comments or views were received.

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

No comments or views were received.

7. Summary

Continue to meet HUD guidelines.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

The City of Franklin has a dedicated staff person who is solely responsible for preparing the Consolidate Plan, the Annual Action Plan, and the Consolidated Annual Performance Evaluation Report. This staff person is also accountable for the administration of the CDBG funds and disbursement. Currently, the City only receives CDBG funding.

The City of Franklin is governed by a Board of Mayor and Aldermen. Registered voters in the City elect the aldermen/alderwomen to serve staggered four-year terms of office. Staggered terms provide continuity of policy and direction. The Board of Mayor and Aldermen meet twice a month to conduct City business. Meetings are held on the second and fourth Tuesday at 7:00 p.m. in City Hall.

Consolidated Plan Public Contact Information

Hard copies of the City's Consolidated Plan are available in the Building & Neighborhood Services Department, our local library and online under the Property Maintenance and Housing Tab. Staff contact is also available online.

Kathleen L. Sauseda, Housing Development Coordinator

Building & Neighborhood Services

kathleens@franklintn.gov

615-550-6608

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

1. Introduction

This year's Annual Action Plan for the City of Franklin has been prepared by the Building & Neighborhood Department staff. The plan is a reflection of a comprehensive planning process which included both formal and informal consultations with both public and non-profit organizations. Many of the organizations that provide input for our plan are long-time City partners.

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 City encourages public input through public meetings, public notification on our website and with input from the Mayor appointed Housing Commission members. The City has an active communications team that utilizes various social media outlets to keep our community engaged and informed. Additionally, the Housing Commission interacts with the community through activities and outreach. The Annual Action Plan is brought before the Board of Mayor and Aldermen for questions and approval.

The Continuum of Care, Central TN 503 is a member of Coordinated Entry which is a nationally recognized best practice for homeless housing and services that has been adopted by HUD and is required by the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act as well as 24 CFR 578.7(a)(8) and HUD Notice CPD-17-01. The City does not receive any direct funding for ESG or Homeless assistance; however, they coordinate with the agencies that are recognized by HUD.

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

The Continuum of Care for the City of Franklin is Central TN 503 CoC. This program's website is: <http://www.centraltn503.org/help/>. One of their mission's is to identify people experiencing homelessness and facilitate a rapid and permanent resolution to their housing crisis. The City of Franklin is actively involved in Central TN and communicates with staff members and other nonprofits that assist within our community.

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

outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City is an active member of our Continuum of Care that serves our area, they are the decision-making body. Neither the City nor Central TN receive any direct ESG funds.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Franklin Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City has an ongoing relationship with FHA, including phone conversations and, currently, zoom meetings when necessary. FHA also holds a seat on the City's Housing Commission.

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

All relevant agencies are consulted or contacted.

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	Central Tennessee 503	

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

Central Tennessee 503 provides a centralized access line to help those experiencing homelessness or a housing crisis access resources. A coordinated entry system is defined as a coordinated process designed to coordinate program participant intake, assessment, and provision of referrals, which includes the City of Franklin, TN.

AP-12 Participation – 91.105, 91.200(c)

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

This 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 CDBG funds.

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	3 attendees	No comments received	No comments received	
2	Newspaper Ad	Non-targeted/broad community	Published in the local newspaper, The Herald on March 31 and April 7, 2022.			

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

On July 1, the City received approval for the next Program Year with available funding for the CDBG Program in the amount of \$373,744.00. 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	373,744	0	0	373,744	0	Expected amounts reflect level funding based on previous allocations.

Table 5 - Expected Resources – Priority Table

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

The 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	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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Land Acquisition	2020	2025	Affordable Housing	City of Franklin Priority Area Hard Bargain Neighborhood and Natchez Street	Housing Affordability Public Facilities	CDBG: \$50,000	Homeowner Housing Added: 1 Household Housing Unit

Table 6 – 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	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.
4	Goal Name	Land Acquisition
	Goal Description	Search out vacant or city owned property to use for infill affordable homes.

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
1	The Hill Property

Table 7 - 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

1	Project Name	The Hill Property
	Target Area	City of Franklin Priority Area Hard Bargain Neighborhood and Natchez Street
	Goals Supported	New Affordable Housing Opportunities Improve Public Facilities
	Needs Addressed	Housing Affordability Public Facilities
	Funding	:
	Description	The City will work with non-profits to construct up to 39 single family homes that will be sold at the current MSA rates and be deed restricted for 50 years.
	Target Date	7/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Up to 39 families.
	Location Description	
	Planned Activities	Construction of new single family homes that will be affordable and deed restricted.

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 8 - 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.

The City continues to use the CDBG funds received to either assist our low- and moderate-income residents with emergency repair or to assist with the building of new, affordable homes for low to moderate income residents. These homes are deed restricted.

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

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	2
Acquisition of Existing Units	0
Total	4

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

Discussion

The City of Franklin recognizes the need for affordable housing and wants to either facilitate or directly assist everyone who has a need. However, our allocation is limited and due to the Franklin housing market, the average price of a home is \$800,000.00 We strive to work with our partner organizations

who specialize in this effort. Our annual action plans will continue to reduce blight and provide safe, livable neighborhoods while supporting our housing partners to assist the homeless and create new 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.

The City continues to work in partnership and supports the Franklin Housing Authority as they assist low-income families by providing safe, decent, affordable housing and self-sufficiency opportunities. Additionally, Franklin Housing Authority provides affordable housing to families and individuals that are burdened with low to moderate incomes.

The Franklin Housing Authority has been providing affordable housing to families and individuals in the city of Franklin, TN in Williamson County, since 1953. FHA serves 318 families through Public Housing, Affordable Housing and subsidized and low-income housing tax credit units.

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

The City of Franklin is very active in their partnership with our PHA, Franklin Housing Authority. One of the current developments includes a 5.6 acre development that currently has 38 units and with redevelopment will be home to 82 multifamily units and 27 single family and twin units.

https://www.williamsonhomepage.com/business/franklin-housing-authority-adds-companion-development-to-cherokee-place/article_3be72db6-4264-11ec-8859-43f5e8c60097.html

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.

The Franklin Housing Authority offers The Public Housing Family Self-Sufficiency Program (PH-FSS) which is promoted by the US Department of Housing & Urban Development (HUD). This program is designed to help families living in public housing developments create plans to move toward independence, which may reduce or eliminate their need for public assistance.

The program, which can take up to 5 years to complete, offers families the chance to control their own success by planning work and life goals of their choosing, becoming networked to services for the whole family and giving valuable input into the program itself through participation on an FSS committee. It also allows them to create savings that will become theirs when they complete the program.

Once selected, the head of family completes an individual plan (ITSP) and signs a Contract of Participation. Progress is supported and monitored by confidential case management services.

The residents of FHA consider this to be more than just a place to live... it's a community where neighbors care about neighbors. FHA provides a full complement of services to assist our residents in positioning themselves for independent living. Through the Resident's Association, each and every member of the community has a voice for improving the quality of life and services offered.

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 has an Ordinance in place for Providing A Policy For The Reimbursement Of Road Impact And Parkland Impact Fees Paid By The Franklin Housing Authority (FHA) And The Offset Of Future Road Impact And Parkland Impact Fees For The Construction Of Housing For Low Income Families By The Franklin Housing Authority. This waiver is in addition to the other fees waived by the City for non-profits and for profits that are constructing affordable housing.

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

Introduction

The City actively works with the various nonprofits within the city limits regarding homelessness. Indications are there may be homeless people within the city; however, they are not visible, so we must seek them out to offer assistance. Much of the funding for homeless comes into other non-profits that are independently receiving federal funding, including:

Franklin Community Development, Homeless No More Alliance, Franklin Housing Authority and Central TN 503 Continuum of Care

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

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

The City of Franklin is home to a men's group home that is administered by local non-profits; this home can house up to 8 men. Behind the home are three additional units, two one-bedroom units and one two-bedroom unit. These units are currently rented based on the individual's or family income. A group of Williamson County leaders from various sectors have banded together to form an alliance to generate awareness about the issue of homelessness in Williamson County.

The City has two major non-profits that have developed to establish permanent programs to address homelessness; they have been very successful this year.

Addressing the emergency shelter and transitional housing needs of homeless persons

Homeless services in the City of Franklin are provided primarily by independent agencies and organizations. The City is supportive of both Bridges of Williamson County and Community Housing Partnership of Williamson County, both of these agencies serve transitional homeless.

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.

Franklin Community Development is committed to teaching and training people with basic principles and skills to help them obtain and keep a livable wage job. Their main avenue of doing this is through the internationally recognized program called **Jobs for Life** (www.jobsforlife.org).

Furthermore, they are trying to begin an entrepreneurship program and offer micro-loans for people wishing to start their own business, enroll in college, or attend a vocational school. The ultimate goal is to return to those in need the dignity that comes from self-sustainability.

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 is supportive of Bridges Domestic Violence Center which serves women, men, and their children affected by domestic violence, ensuring a safe transition to successful independent living through education, intervention, and case management. Through Bridges there is an additional program that has single family homes that are available for transitional housing for those moving from shelters.

The City also supported the The Oak Cottage for Women. This cottage provides a safe residential home to formerly incarcerated women to re-enter society as a productive citizen.

Graceworks which offers support and referral services to families and individuals who have found themselves without permanent shelter.

Community Housing Partnership is also available to assist with homeless in both the City of Franklin;

they are part of the Continuum of Care.

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 \$858,000. Franklin home values have gone up 43.8% over the past year. The median list price per square foot in Franklin is over \$300, which is higher than the Nashville-Davidson--Murfreesboro--Franklin Metro average of \$161.

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

The City of Franklin has, and continues to be, actively involved in issues concerning the housing market especially relating to current and new affordable housing. The adoption of regulations, building codes, and ordinances has shaped the growth of neighborhoods, as well as, encouraging the preservation of our established neighborhoods. Franklin continues to explore methods that will reduce the barriers to quality, affordable and deed restricted homes.

Sec. 21-101. - Purpose. The city recognizes that the marketplace is the primary supplier of adequate housing for those in the upper economic groups, but that the combination of appropriately zoned land, regulatory incentives, and innovative planning techniques will be necessary to make adequate provisions for the needs of families whose incomes are at or below moderate income levels as published annually by the Secretary of the U.S. Department of Housing and Urban Development (HUD). The purpose of this title is to state and implement the policies and procedures contained in the city's consolidated plan and other initiatives that encourage the production and maintenance of affordable, workforce, and moderately-priced housing throughout all geographic and economic segments of the community, and that provide a mixture of housing types to discourage the development of economic enclaves.(Ord. No. 2008-22)

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 \$120,000. 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 CBDOs 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.

