

# City of Franklin

## Consolidated Plan for Housing and Community Development



### Contents:

Five Year Consolidated Plan 2015-2020  
Annual Action Plan 2015-2016

Prepared by:  
**The Housing Fund**

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## 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 & Neighborhood Services

Table 1 – Responsible Agencies

#### Narrative

The Department of Administration is the City agency charged with developing the Consolidated Plan and implementing its programs. The City Administrator is responsible for the daily operations and management of the City and its more than 600 employees, as well as overseeing a General Fund budget of over \$53 million. Within the City Administrator’s Office reside the Assistant City Recorder for Records, Human Resources, Legal, Community Relations and Public Safety. The City Administrator is directly responsible for two Assistant City Administrators who oversee the service areas (Street, Engineering, Finance, Planning, Solid Waste, Water and Wastewater and Community Development), as well as the Parks and Recreation Department. The Community Development office directly administers the Consolidated Plan programs.

#### Consolidated Plan Public Contact Information:

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**PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

**1. Introduction**

The City of Franklin began the consultation period in December 2014 with a series of meetings with city departments, nonprofits, and the City's Housing Commission. The City has also held recent housing summits and conducted a survey to gain input on housing needs of the city.

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(l)).

Many of the consultation efforts allowed for greater coordination efforts for anticipated activities. For example, during the consultation with the city's Fire Department, the city coordinated a way to publicize the rehabilitation activities of the city. The city will follow up with partners and other city departments to continue to coordinate city's activities and efforts in the future.

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.

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

**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**

During the course of the consolidated planning process individual consultations were conducted with various groups and organizations in addition to the general public meetings and hearing. City agencies consulted included the Department of Streets, Department of Solid Waste Sanitation and Environmental Services, Department of Building and Neighborhood Services, and the Fire Department. Information was also collected from the Police Department and an interview was held and information received from the Franklin Housing Authority.

Non-profits organizations working on community development and housing issues in Franklin were also consulted. These groups included Community Housing Partnership, Mount Hope Hard Bargain Neighborhood Association, Bridges, and the TN Council for Fair Housing.

Summary of comments/recommendation:

- More coordinated fair housing outreach and education
- Section issues with landlords now that FHA will be receiving vouchers
- Financial assistance for non-profits acquiring land for housing development
- Continue with emergency rehabilitation program
- Capacity of non-profit housing developers
- Homeless providers need consistent funding
- Need for affordable homebuyer and rental opportunities
- Need additional homeless services other than for domestic violence victims
- Education on fire prevention
- Public improvements such as street surfacing, new sidewalks, and handicap accessibility features
- Need a drop off bulk item waste site

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

2	Agency/Group/Organization	City of Franklin
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The following city departments were consulted: Codes, Planning, Sanitation Services, Administration, and Public Works.
3	Agency/Group/Organization	Community Housing Partnership
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual consultation
4	Agency/Group/Organization	Tennessee Fair Housing Counseling
	Agency/Group/Organization Type	Fair Housing
	What section of the Plan was addressed by Consultation?	Needs Assessment; fair housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual consultation
5	Agency/Group/Organization	Mt. Hope Hard Bargain Neighborhood Association
	Agency/Group/Organization Type	Housing Services – housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
6	Agency/Group/Organization	Bridges
	Agency/Group/Organization Type	Homeless services, Housing
	What section of the Plan was addressed by Consultation?	Needs Assessment – homeless, domestic violence/stalking
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual consultation

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?
To be added later		

Table 3 – Other local / regional / federal planning efforts

## **PR-15 Citizen Participation**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal-setting**

Citizen participation is ongoing until the end of the public comment period. The City held a public meeting on the Consolidated Plan in addition to the required public hearing. The consolidated planning process was also an agenda item for the Affordable Housing Commission and a formal presentation was made before that body, which is another public meeting open to the general public.

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The City of Franklin and the City's Housing Commission has been quite aggressive in assessing the housing needs of the community and addressing those needs with appropriate strategies, including:

- BBC Research & Consulting firm completed a Housing Needs Assessment for the City of Franklin in May, 2014. There are several references and data to this assessment in this section.
- A Facebook survey was conducted in January 2015 that asked the question, "What is the first thing that comes to mind when you hear the terms "affordable housing" or "workforce housing?"
- Two housing summits were conducted in January and February 2015 with nearly 300 participants (including city leaders, nonprofit organizations, representatives from the business community, and interested residents) to discuss housing needs and options in the City of Franklin.

Additionally, nonprofit organizations and city departments were consulted during the consolidated planning process to discuss housing, homelessness, and community development needs.

The Needs Assessment provides information related to housing needs in the city including housing problems defined as substandard housing, overcrowding, and cost burden. Substandard housing is when there is a lack of complete plumbing facilities or kitchens. Overcrowding is when there is over 1 person per room. Cost burden is when a household pays over 30% of their gross income on housing costs including utilities. Data for this assessment is provided by 2007-2011 Comprehensive Housing Affordability Strategy (CHAS).

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

### Summary of Housing Needs

In the past decade, there has been nearly a 40% increase in population, households, and median income. The City of Franklin is the largest city within Williamson County, which is the fastest growing county in Tennessee. According to the Williamson County Chamber of Commerce, growth is expected to increase by 51% expected by 2023. There are 23,760 households in the city of Franklin, with approximately 23% of the households under 80% of the Household Area Median Family Income (HAMFI) bracket. Nearly a quarter of households in Franklin are considered to be low income. Approximately 30% of these households contain a person between the ages of 62-74, and 44% of households with a person over 75 years of age are at 80% or below of the HAMFI. This may mean that many of these households are elderly households which may need accessible accommodations or may them in the near future.

Table 4 outlines households with at least one housing problem. Housing problems are defined as lacking kitchen or complete plumbing, overcrowding, and/or cost burden (housing costs exceeding 30% of gross annual income). There are 1,220 renter households and 1,510 owner households with at least one housing problem with a majority of those households under 80% of the HAMFI. In Franklin, there are 2,160 renter households (13%) and 1,945 owner households (11%) that are considered cost burdened with over 30% of their gross income spent on housing, including utilities. Tables are provided below that provides more detail about the housing needs in Franklin.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	44,898	61,530	37%
Households	17,172	23,757	38%
Median Income	\$56,431.00	\$77,118.00	37%

**Table 4 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households *	1,440	1,385	2,670	1,860	16,405
Small Family Households *	480	510	985	710	9,315
Large Family Households *	145	80	135	115	1,350
Household contains at least one person 62-74 years of age	255	365	429	320	2,165
Household contains at least one person age 75 or older	245	250	395	210	925
Households with one or more children 6 years old or younger *	200	240	315	280	3,005
* the highest income category for these family types is >80% HAMFI					

**Table 5 - Total Households Table**

**Data** 2007-2011 CHAS  
**Source:**

**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	10	90	25	125	15	0	0	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	60	0	60	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	25	35	0	60	35	0	0	0	35
Housing cost burden greater than 50% of income (and none of the above problems)	455	390	125	0	970	515	310	490	145	1,460

	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)	130	305	595	259	1,289	55	50	500	270	875
Zero/negative Income (and none of the above problems)	70	0	0	0	70	55	0	0	0	55

**Table 6 – Housing Problems Table**

Data Source: 2007-2011 CHAS

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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	455	430	310	25	1,220	565	310	490	145	1,510
Having none of four housing problems	230	450	880	784	2,344	75	205	990	905	2,175
Household has negative income, but none of the other housing problems	70	0	0	0	70	55	0	0	0	55

**Table 7 – Housing Problems 2**

Data Source: 2007-2011 CHAS

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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	175	300	385	860	195	110	345	650
Large Related	70	80	0	150	70	0	130	200
Elderly	145	130	175	450	260	210	300	770
Other	190	215	295	700	75	35	215	325
Total need by income	580	725	855	2,160	600	355	990	1,945

Table 8 – Cost Burden > 30%

Data 2007-2011 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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	130	105	55	290	195	110	130	435
Large Related	30	10	0	40	70	0	35	105
Elderly	125	130	120	375	205	185	140	530
Other	165	145	40	350	75	10	185	270
Total need by income	450	390	215	1,055	545	305	490	1,340

Table 9 – Cost Burden > 50%

Data 2007-2011 CHAS  
Source:

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
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	0	25	80	0	105	35	0	0	0	35

	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	0	15	0	15	0	0	0	0	0
Total need by income	0	25	95	0	120	35	0	0	0	35

**Table 10 – Crowding Information – 1/2**

Data 2007-2011 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 11 – Crowding Information – 2/2**

Data Source  
Comments:

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

According to the 2007-2011 American Community Survey (ACS), there are 3,353 single person, owner-occupied households (21%) in the City of Franklin and 2,712 single person, renter-occupied households (26%). A majority of the single person households are renter-occupied with a majority of the units being 1-2 bedroom units. A majority (52%) of the contract rents provided in the ACS for 2 bedroom units is over \$1,000. There are approximately 42% of 2 bedroom units available with rents between \$500-999. In addition, small related households have a much higher cost burden rate for all incomes at or below 80% area median income in renter occupied units than owner occupied units.

**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.**

According to the 2009-2013 American Community Survey (ACS) estimates, there are approximately 19% of Franklin’s population with a disability, with 47% of them over the age of 65 years old.

Victims of domestic violence, dating violence, sexual assault and stalking are currently served by Bridges Domestic Violence Center, a nonprofit dedicated to assisting victims of physical, mental, and sexual abuse. It also provides a 24-hour crisis hotline. The Giving Matters database currently reports that

Bridges fields more than 12,000 calls for crisis, information, or referrals each year. Nearly 4,700 hours of group and individual counseling are provided annually. Additionally, a safe shelter is provided at their 15 bed housing facility offered to victims fleeing their homes, at no charge.

**What are the most common housing problems?**

According to the tables above, cost burden is identified as the most common housing problem with a total of 2,160 renters (13% of the total amount of households) and 1,945 owner households (11%). The elderly population has a greater percentage of cost burden in owner households while small related households have the greatest percentage in renter households.

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

Overall, renters experienced more substandard housing issues than owners, however, renters are also more cost burdened than owners. Both renter and owner households at or below 30% of the area median income are most likely to be cost burdened, paying more than 30% or even 50% of their income on housing costs. Small related households (2-4 members) tend to be more cost burdened than large related or elderly households, however, elderly owner and renter households have the second highest amount of households who are cost burdened. It should be noted that households living in public housing units or who receive Section 8 vouchers are by definition not cost burdened.

**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**

There are no formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

**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 the at-risk populations.

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

There are 16,365 households in Franklin and 4,205 (26%) of them have children present in the household. Of the 26%, a majority of the households are in households over 80% AMFI (84%), while the remainder (16%) of households is below 80% HAMFI for owners. Approximately 2% of households are

at or below 30% of the HAMFI. For renters, 62% of households have children present and 38% are at or below 80% of the HAMFI, over a third of those households are at or below 30% of HAMFI.

Housing problems and housing costs can be determinants for evaluating the risk of homelessness. Over 30% of households in the City of Franklin are paying greater than 30% of their income on housing costs, making them cost burdened. This includes families of all income types. Approximately, 1,440 households are cost burdened with incomes at or below 30% AMI. The number grows substantially when including households with incomes at or below 80% AMI, with 2,670 households. In total, there are approximately 4,105 total households (17% of the total households) that are cost burdened greater than 30%, and additionally, there are 2,395 (10% of total households) cost burdened greater than 50%. Essentially, 27% of the total amount of households at or below 80% AMI are cost burdened at least by 30%.

**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. This analysis provides the need by income and racial or ethnic background.

**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	1,160	190	135
White	805	105	90
Black / African American	275	80	20
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	70	0	25

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

Data 2007-2011 CHAS  
Source:

**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	910	355	0
White	540	255	0
Black / African American	190	75	0
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0

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
Hispanic	140	4	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

Data 2007-2011 CHAS  
Source:

**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	1,290	1,000	0
White	1,120	740	0
Black / African American	85	175	0
Asian	35	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	70	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

Data 2007-2011 CHAS  
Source:

**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	735	1,240	0
White	680	1,025	0
Black / African American	25	135	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	55	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data 2007-2011 CHAS  
Source:



**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**

The four severe housing problems are defined as the following:

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

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,020	325	135
White	720	195	90
Black / African American	245	105	20
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	25	25

**Table 16 – Severe Housing Problems 0 - 30% AMI**

Data 2007-2011 CHAS  
Source:

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	480	795	0
White	370	425	0
Black / African American	60	205	0
Asian	4	35	0
American Indian, Alaska Native	0	0	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Pacific Islander	0	0	0
Hispanic	40	110	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

Data 2007-2011 CHAS  
Source:

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	445	1,840	0
White	415	1,440	0
Black / African American	0	260	0
Asian	10	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	70	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

Data 2007-2011 CHAS  
Source:

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	240	1,740	0
White	205	1,505	0
Black / African American	25	135	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	75	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

**Data** 2007-2011 CHAS  
**Source:**

**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.

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,455	3,380	2,195	135
White	13,330	2,750	1,760	90
Black / African American	1,080	275	330	20
Asian	430	100	24	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	530	225	45	25

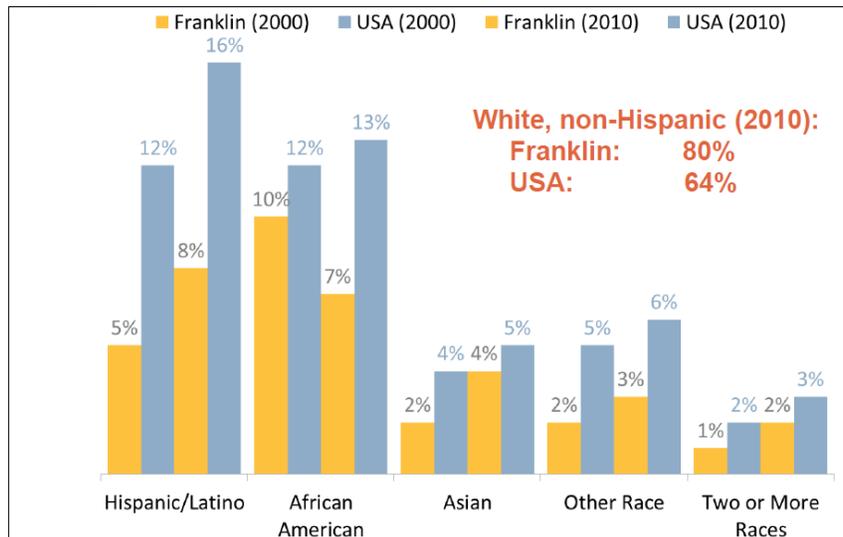
**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

### 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?**

According to the HUD’s CPD information, nearly 80% of the population is of the “White alone” race, while 20% identifies as Black or African American (7.53%), Asian alone (4.20%), Two or more races (1.29%), or persons of Hispanic origin (7.92%). The table below shows a decline in percentage of the African American population from 2000 to 2010, but slight increases in other races and ethnic groups including the Hispanic/Latino population and the Asian population.



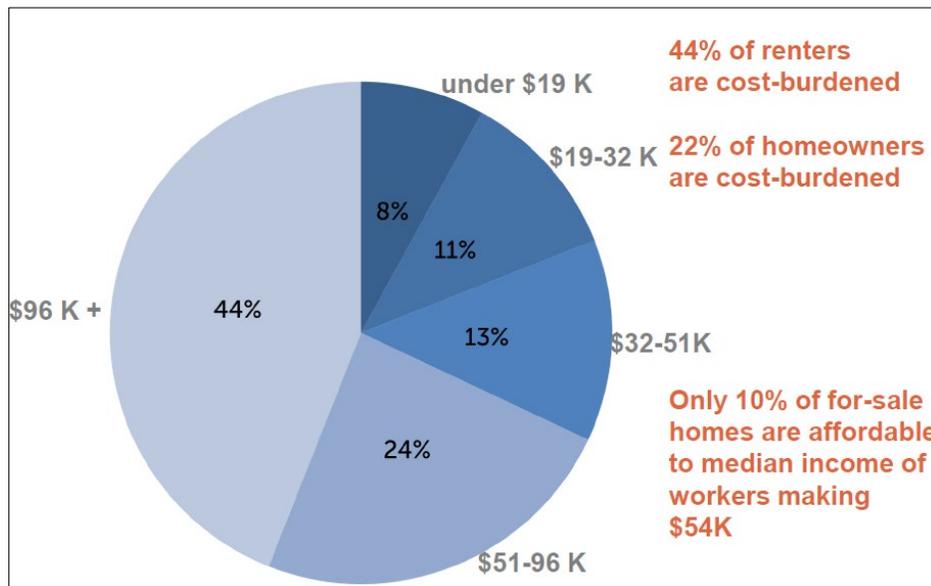
There are approximately 1,485 households in the 0-30% AMI category. Of those households, approximately 78% have at least one housing problem. A majority of the households with housing problems in this category are in the “White” race (68%) and 24% are in the Black/African American race, while 6% of the households are Hispanic.

Of the 1,265 households in the 30-50% AMI category, there are approximately 59% in the White population, 21% in the Black/African American population, 4% Asian, and 15% Hispanic population with severe housing problems. For households in the 50-80% AMI category, again the majority are White at 87%.

Of all the housing problems, the largest issue for households in all racial or ethnic groups is cost burden, especially in households at or below 30% AMI.

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

Housing cost burden has the largest number of households with a problem in the City of Franklin. Affordable housing for households at or below 80% AMI is a great need in the city. Housing options are needed that allow for no more than 30% of their incomes to be spent on housing costs including utilities. The pie chart below shows more detail about the incomes that are cost burdened, which was presented at the 2015 Housing Summit, showing nearly double renter cost burden than 22% cost burdened for all income groups in Franklin.



The City of Franklin has a Housing Commission “to encourage the production and maintenance of affordable housing, raise community awareness of potential business opportunities involving partnerships with neighborhood residents and community development organizations, and advise the Board of Mayor and Alderman on affordable, workforce, and moderately-priced housing issues and opportunities.” A Facebook survey was conducted in January 2015, to answer the following question, “What is the first thing that comes to mind when you hear the terms “affordable housing” or “workforce housing?” Additionally, the City of Franklin has held two housing summits in January and February 2015, to share ideas and expectations for future housing.

In May 2014, a Housing Needs Assessment was provided by BBC Research & Consulting that provided a summary of needs to be addressed, as follows:

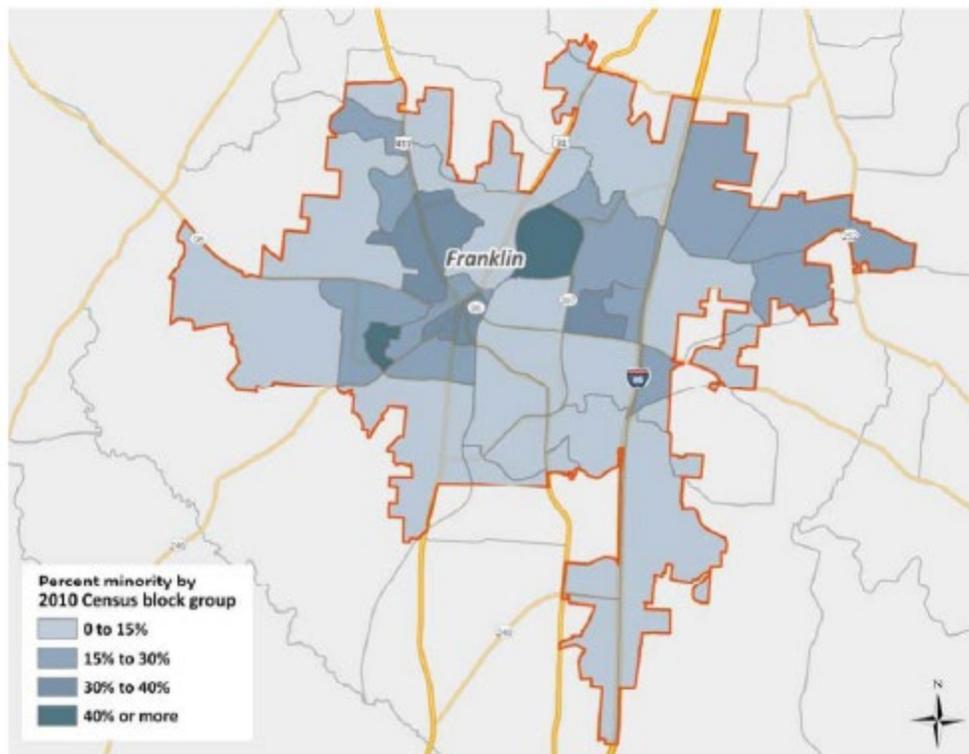
- The current rental gap,

- developing housing that future workers can afford (generally homes priced less than \$250,000-\$350,000, depending on their wages, and rental units priced less than \$1,000 per month)
- Supplying more senior-friendly, low maintenance homes.

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

The Housing Needs Assessment conducted in 2014 provided the following map showing minority population concentrations in the City of Franklin. The greatest percentages of concentrations of minority residents are 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 origin (23-47% of overall census tract population).

**Percent of Block Group Population that is Minority, Franklin, 2010**



## NA-35 Public Housing – 91.205(b)

### Introduction

#### Totals in Use

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

Table 21 - 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					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	11,115	0	0	0	0	0	0
Average length of stay	0	0	9	0	0	0	0	0	0
Average Household size	0	0	2	0	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0	0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# 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 22 – 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
Asian	0	0	0	0	0	0	0	0	0

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
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 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	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 24 – 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:**

Franklin's Public Housing Authority has nearly 200 families on its waiting list so additional affordable units are needed for lower income households.

**Most immediate needs of residents of Public Housing and Housing Choice voucher (HCV) holders:**

The immediate need of HCV participants is the need for more landlord participation. HCV participants also need landlords that provide fair market rents. Most two bedroom rentals in the City of Franklin are over \$1200 monthly which is considerably higher than the standard payment for HCV or housing authority rents.

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

Affordable and workforce housing is a need in the Franklin community. With median home prices over \$450,000, many workers commute from other areas in the Middle Tennessee area and are not city residents. As the population increases and ages, housing needs will continue to be an issue for the community. A lack of available smaller one level homes has become an issue for empty-nesters wanting to downsize. Also, a lack of affordable housing is driving younger families to other parts of the Middle Tennessee area and not in the city of Franklin.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

The City of Franklin is a part of Buffalo Valley and the Homeless No More Continuum of Care (CoC). A Point-In-Time count was conducted on January 28, 2015 by the Franklin Police Department and area shelters and first responders. On that date, four single individuals were found homeless with two chronic homeless individuals identified.

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. During the recent homeless count, 2 families were found in cars. Although not on the street, they were absent of a home.

The Continuum of Care that includes Franklin services over 20 Tennessee counties with a current projected pro rata share of \$930,000. Recent point-in-time counts done by the Continuum have not had a focus in Williamson County, however area nonprofits and Franklin Police Department counted on January 28, 2015. Consequently, given the smaller number of homeless in Franklin, more refined data regarding homelessness and its subpopulations may be needed to address homelessness further.

Williamson County Schools indicated that the school district is not aware of any students/families enrolled in their schools that meet the HUD definition of homeless. 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.

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

In addition to the elderly, there are other special need populations with housing problems, such as those with developmental and non-developmental disabilities, persons with AIDS or who are HIV positive, families in need of public housing, and the victims of domestic violence.

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

Non-housing community development needs were discussed in the process of developing the 2007-2010 Consolidated Plan, many of which are now and will continue to be addressed through existing programs and services. Among the needs cited by service providers was the need for infrastructure support of new affordable housing developments, the availability and affordability of land for workforce housing, and planning assistance for specific target areas and areas of potential redevelopment. These activities will be the initial priorities for non-housing community development needs under Franklin's Community Development Block Grant program.

Community Development Block Grant (CDBG) funds will be an important tool in providing non-housing community development activities as the program grows, and will be supplemented with local public and private-sector resources whenever feasible. These activities will be designed to:

- benefit eligible low- and moderate-income families;
- aid in the elimination of slums or blight and
- assist with community development needs which pose a serious and immediate threat to the health or welfare of the community.

As described in the section on geographic areas of significance at the beginning of this Consolidated Plan, the jurisdiction particularly focuses CDBG funds to two specific low- and moderate-income residential areas, Hard Bargain and Natchez. These areas are selected because they are good candidates for effective and visible treatment within the scope of CDBG and local resources. In addition, there is often evidence of slum and blight, and a strong need for economic development among neighborhood residents and businesses.

Other community development needs, including in areas outside the two target neighborhoods, are important and may receive some CDBG funding as well. These needs will largely be funded from local government, private, and/or other sources. The majority of these needs are identified in the city's Capital Improvement Budget (CIB), generated from priorities set by City Departments and approved by the Board of Mayor and Aldermen. Such community development needs may include:

- senior centers,
- other neighborhood and public facilities,
- water and sewer (including flood drainage) improvements,
- other infrastructure improvements, such as streets and sidewalks
- some public services,
- historic preservation, and
- larger commercial/industrial assistance.

### **Public Facilities**

Improving public facilities where they are substandard is important to creating a desirable residential environment and to remove barriers to and attract investment by homeowners, housing developers, and small businesses. Public facilities that have high visibility, such as parks and recreation facilities, particularly in target areas, will be assessed as early as possible with a goal of improving the livability and visual appearance of the areas. This is an important initial step in upgrading the image an area projects and convincing people that a neighborhood is being “turned around.” Wherever possible, CDBG funds will be leveraged with other sources of private and public funds.

### **Public Improvements**

Improving public infrastructure is also important to provide a desirable residential environment and to remove barriers to and attract investment by homeowners, housing developers, and small businesses. Public improvements that have high visibility, such as street improvements, sidewalks, and storm water drainage projects, particularly in target areas, will be assessed as early as possible with a goal of improving the visual appearance and physical functioning of an area. Wherever possible, CDBG funds will be leveraged with other sources of private and public funds.

### **Public Services**

Housing affordability depends on one of two factors, the cost of housing and/or the ability to pay. Employment and training opportunities directly impact the ability to pay, thereby making housing more affordable and homeownership more viable. Other services such as homebuyer and financial counseling are also important, as are services which enable low to moderate incomes persons to become self-sufficient. Self-discipline, self-esteem, leadership, and team effort are all lessons that must be learned during youth. Initiatives that offer these opportunities to at-risk youth, particularly during after-school periods and in the summer, will be pursued. Wherever possible, CDBG funds will be leveraged with other sources of private and public funds. In addition, the capacity of community development staff will be leveraged where appropriate with the capacity of other public and private agencies, and non-profit organizations to develop and manage public service projects.

### **Economic Development**

Programs and activities aimed at maintaining or improving social and economic conditions are vital to the long-term future of the community. Particular emphasis will be placed on activities that benefit unemployed and underemployed residents, public actions necessary to stimulate selected economic activities, public investments which can most cost-effectively achieve objectives, and activities with long-term impacts on the neighborhood environment, housing demands, unemployment, tax revenues, and other key variables. Wherever possible, CDBG funds will be leveraged with other sources of private and public funds.

The major obstacles to meeting the non-housing community development needs identified in this section are funding and the competing housing needs. Obstacles related to the cost of acquiring land are also prominent, and have been discussed earlier in the section on housing needs.



# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The City of Franklin has a large amount of newly constructed homes available for higher income households that are not reflective of its current workforce. Affordable housing is a key issue in the city as it prepares for more residents and more employees in its workforce. Opportunities for households at lower and moderate income levels to rent and own are needed in the city to provide options for its existing residents and future residents.

The majority of property types in the city are 1-unit detached structures, single-family homes, at 64%. The second housing type is structures with 5-19 units, apartment dwellings. Owner occupied units have a greater percentage with 3 or more bedrooms, while renter occupied units have a greater percentage of 2 or more bedrooms.

The recent Housing Needs Assessment, surveys, and Housing Summits have shown the need for additional dialogue to continue to discuss affordable housing opportunities. The data used in this analysis is from the American Community Survey, as well as the recent Housing Needs Assessment completed in 2014.

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

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	15,905	64%
1-unit, attached structure	2,081	8%
2-4 units	1,283	5%
5-19 units	3,698	15%
20 or more units	1,698	7%
Mobile Home, boat, RV, van, etc	365	1%
<b>Total</b>	<b>25,030</b>	<b>100%</b>

**Table 25 – Residential Properties by Unit Number**

Data Source: 2007-2011 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	206	3%
1 bedroom	108	1%	1,547	21%
2 bedrooms	1,747	11%	3,678	50%
3 or more bedrooms	14,510	89%	1,961	27%
<b>Total</b>	<b>16,365</b>	<b>101%</b>	<b>7,392</b>	<b>101%</b>

**Table 26 – Unit Size by Tenure**

Data Source: 2007-2011 ACS

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

The existing housing programs are specifically for very low-income households (30% AMI or below) due to the availability of programs and funding. In essence, a majority of the units targeted toward low-income households are public housing or Section 8 units. There are no low-income housing tax credit (LIHTC) units in the city of Franklin.

The City of Franklin does have one Community Based Development Organization (CBDO), Hard Bargain Association, that carries out activities necessary for acquisition, rehabilitation and resale, new construction, or conversion of a non-residential structure to a residential structure for low to moderate income owner occupants in the City of Franklin.

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

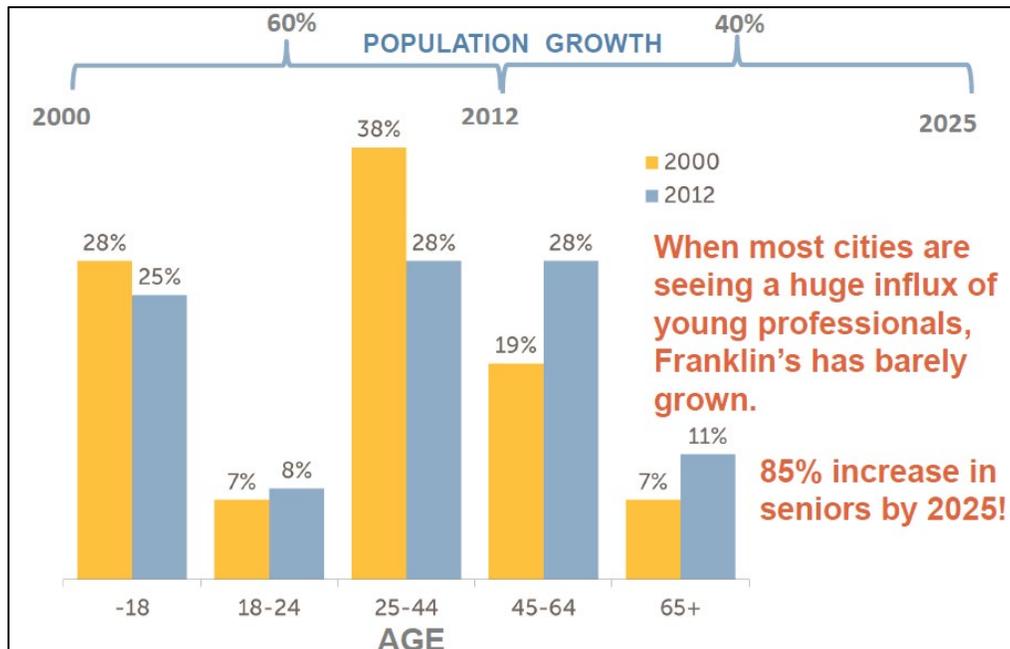
There are no units expected to be lost.

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

In May 2014, a Housing Needs Assessment was completed by BBC Research & Consulting to advise the City of Franklin on present and future housing needs. According to the Housing Needs Assessment, there are two current gaps in housing in Franklin:

- starter homes, priced less than \$250,000 and
- affordable rentals, priced less than \$750/month.

The recent housing forums concluded that housing for the existing and future workforce and for young professionals need to be addressed as priorities. As presented at the recent Housing Forum, young professionals and seniors are two population groups that have current and future housing needs.



As mentioned in the Needs Assessment, 44% of renter households are cost burdened and 22% of owner households are cost burdened in the City of Franklin. Affordable housing options and different types of housing are a definite need in the city.

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

### Introduction:

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	179,500	309,400	72%
Median Contract Rent	686	922	34%

Table 27 - Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	794	10.7%
\$500-999	3,798	51.4%
\$1,000-1,499	1,870	25.3%
\$1,500-1,999	483	6.5%
\$2,000 or more	447	6.1%
<b>Total</b>	<b>7,392</b>	<b>100.0%</b>

Table 28 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	180	No Data
50% HAMFI	580	195
80% HAMFI	2,210	945
100% HAMFI	No Data	1,695
<b>Total</b>	<b>2,970</b>	<b>2,835</b>

Table 29 - Housing Affordability

Data Source: 2007-2011 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$616	\$710	\$850	\$1,130	\$1,213
High HOME Rent	\$616	\$711	\$851	\$1100	\$1208
Low HOME Rent	\$587	\$629	\$755	\$872	\$973

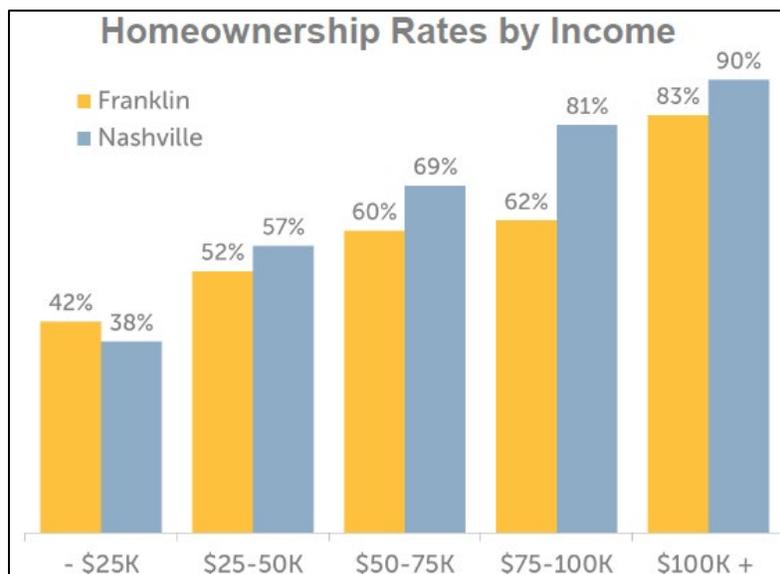
Table 30 – Monthly Rent (HUD 2014 rent limits)

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

No. Currently, the median rent in 2012 is \$1,044 in Franklin and 40% of Franklin’s renters and in-commuters cannot afford the median rent.

The following graph was presented at the Housing Summit and shows that 70% of Franklin households cannot afford the \$366,000 median sale price for homes in the city. From 2000 to 2011, home values increased by 72% while the median income has only increased by 14%.



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

Affordability of housing is declining in the city of Franklin while home values and rents are expected to increase. The Metro Nashville region is expecting 1,000,000 more in the population in the next two decades. With population increases and no change in affordable housing units, the following are likely consequences:

- Declining homeownership rate and declining wealth in community
- Poor economic development, weak job growth, increase in unemployment
- Racial, cultural and economic diversity disappears
- Seniors without services and safe housing
- Traffic and air quality issues
- Less revenue and increased expenditures on preventable costs

**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 current Low HOME rents are considerably lower than fair market rents especially for the larger bedroom units. Low HOME rent for a 3 bedroom unit is \$258 less than the fair market rent for a 3 bedroom and \$240 less than the fair market rent for a 4 bedroom unit. Even with High HOME rents, there is a \$130 gap for a 3 bedroom unit from the fair market rate.

As shown in Table 5, the amount of units available for households earning 80% or below of the HAMFI is only 2,970 rental units and 2,835 owner occupied units of the 25,030 total current units in Franklin (approximately 12%).

Additional affordable rental units are needed to fill the gaps for the existing low to moderate income households and anticipated population growth. It is important to note that only 15% of jobs in Franklin are held by the residents of Franklin and there are 16,000 more workers expected by 2025. Without affordable housing options, additional in-commuters will increase the need for infrastructure improvements for sustainability.

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

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. The following table displays the number of housing units, by tenure, based on the number of conditions the unit has and the percentage of total units by category. Selected “conditions” are defined as a unit that:

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

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,199	26%	2,666	36%
With two selected Conditions	35	0%	281	4%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,131	74%	4,445	60%
<b>Total</b>	<b>16,365</b>	<b>100%</b>	<b>7,392</b>	<b>100%</b>

Table 31 - Condition of Units

Data Source: 2007-2011 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,838	36%	1,269	17%
1980-1999	7,810	48%	4,145	56%
1950-1979	2,117	13%	1,561	21%
Before 1950	600	4%	417	6%
<b>Total</b>	<b>16,365</b>	<b>101%</b>	<b>7,392</b>	<b>100%</b>

**Table 32 – Year Unit Built**

Data Source: 2007-2011 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	2,717	17%	1,978	27%
Housing Units build before 1980 with children present	2,740	17%	775	10%

**Table 33 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

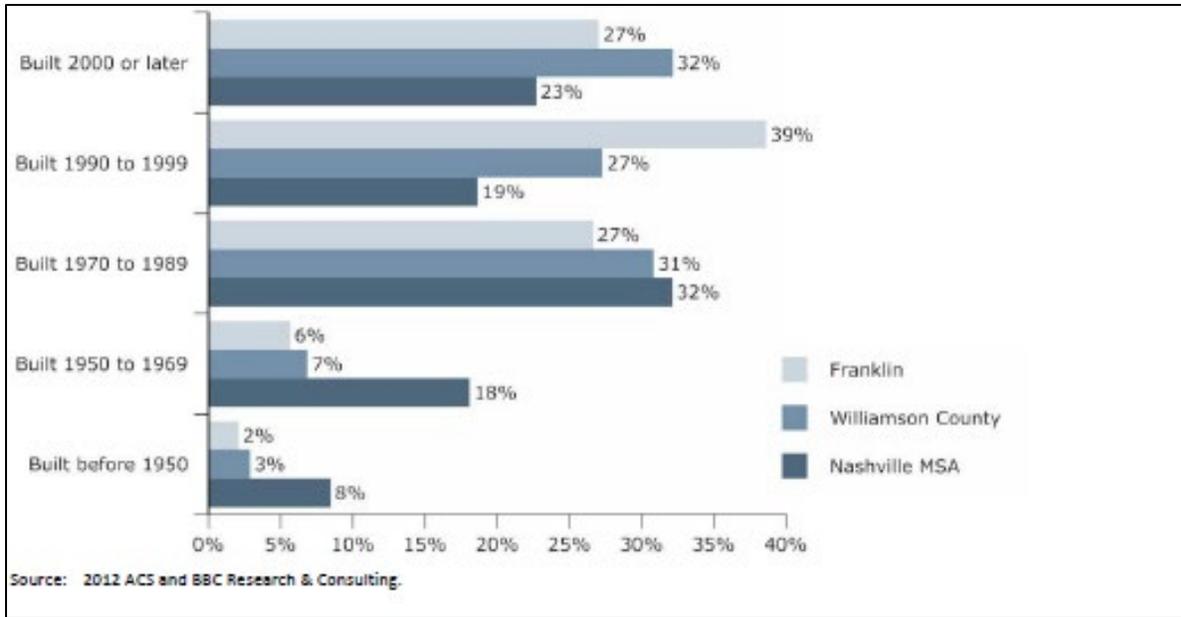
**Need for Owner and Rental Rehabilitation**

Approximately 4,199 (26%) of owner-occupied units have one condition, while 2,666 renter-occupied units (36%) have one condition. Additionally, 4% of renter-occupied units have two selected conditions. Over a quarter of both renter and owner-occupied units are in need of repair.

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

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.



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

### Introduction:

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							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 34 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

There are currently 293 public housing units 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 is to provide more affordable housing to the City of Franklin and Williamson County. One of the goals of Franklin Housing Authority is to convert as many public housing units to RAD PBV units along with construction of additional affordable housing units which may include a homeownership program.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Harpeth Homes	72.23
Reddick Homes	66.25
Johnson Circle	67.99
Cherokee Place	68.69
Park Street	71.60

Table 35 - Public Housing Condition

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

FHA's agency plan has approximately 186 families on the waiting list with 52 annual turnovers. Of the families on the waiting list, 68% of them fall within the extremely low income ( $\leq 30\%$  AMI), 22% fall within the very low income ( $>30\%$  but  $\leq 50\%$  AMI), and 9% are low income ( $> 50\%$  but  $< 80\%$  AMI). The current quality and accessibility standards are relatively low (1-2 ranking on a scale of 1-4).

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

As stated in the agency plan, FHA will employ effective maintenance and management policies to minimize the number of public housing units offline. FHA will reduce the turnover time for vacated public housing units. FHA will leverage affordable housing resources in the community through the creation of mixed-finance housing. FHA will pursue housing resources other than public housing or Section 8 tenant-based assistance. FHA will adopt rent policies that support and encourage employment.

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

### **Introduction**

Bridges Domestic Violence Center is the only agency that currently serves homeless women, men, and their children affected by domestic violence. There are currently no other homeless facilities or services available in Williamson County. This program is supported by United Way of Williamson County and other donors. There is a need for additional homeless facilities and services, such as health, mental health, and employment services to complement services targeted to homeless persons. Chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth most likely are seeking services in the Nashville area, however, the City of Franklin should review current processes and procedures in place to handle these populations. See the Homelessness Needs Assessment in the previous section for more information.

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

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 special need categories within the jurisdiction are all in need of facilities and additional services in the city and county.

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

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

### **Describe any negative effects of public policies on affordable housing and 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 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.”

### **Barriers to Fair Housing**

The City of Franklin has been and continues to be very committed to ensuring that the residents of Franklin are aware of the laws that govern fair housing both on a local and federal level. The City works to educate its residents about the shortsightedness of “nimbyism” and the need to meet the diverse housing requirements of a growingly diverse community.

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

## Introduction

### 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	47	32	0	0	0
Arts, Entertainment, Accommodations	2,925	6,482	13	14	2
Construction	765	2,506	3	6	2
Education and Health Care Services	4,590	5,738	20	13	-7
Finance, Insurance, and Real Estate	2,263	4,626	10	10	1
Information	837	1,344	4	3	-1
Manufacturing	1,411	2,401	6	5	-1
Other Services	959	1,569	4	4	-1
Professional, Scientific, Management Services	3,031	6,164	13	14	1
Public Administration	0	0	0	0	0
Retail Trade	3,043	8,785	13	20	7
Transportation and Warehousing	583	424	3	1	-2
Wholesale Trade	1,234	2,006	5	4	-1
Total	21,688	42,077	--	--	--

**Table 36 - Business Activity**

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	33,004
Civilian Employed Population 16 years and over	31,330
Unemployment Rate	5.07
Unemployment Rate for Ages 16-24	9.67
Unemployment Rate for Ages 25-65	3.92

**Table 37 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	11,782
Farming, fisheries and forestry occupations	932
Service	2,480
Sales and office	8,138
Construction, extraction, maintenance and repair	1,173
Production, transportation and material moving	720

**Table 38 - Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18,257	64%
30-59 Minutes	9,472	33%
60 or More Minutes	672	2%
<b>Total</b>	<b>28,401</b>	<b>100%</b>

**Table 39 - Travel Time**

Data Source: 2007-2011 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	992	118	542
High school graduate (includes equivalency)	3,865	114	1,270
Some college or Associate's degree	5,632	441	1,648
Bachelor's degree or higher	16,172	658	2,519

**Table 40 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	63	308	256	269	327
9th to 12th grade, no diploma	710	234	177	408	561
High school graduate, GED, or alternative	906	1,259	1,391	2,599	1,563
Some college, no degree	1,461	1,089	1,487	3,170	1,649
Associate's degree	157	377	584	1,014	318
Bachelor's degree	879	3,059	4,733	4,975	1,317
Graduate or professional degree	122	1,338	2,191	3,053	768

**Table 41 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,087
High school graduate (includes equivalency)	29,533
Some college or Associate's degree	36,802
Bachelor's degree	53,286
Graduate or professional degree	72,951

**Table 42 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

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

The education, retail trade, and professional, scientific, management services trades have the highest number of employees respectively. Many of these employees are in the Management, business and financial occupation with 11,782 employees. The second highest population is in sales and office.

**Describe the workforce and infrastructure needs of the business community:**

As noted in the Needs Assessment, only 15% of employees are residents of Franklin creating a large in-commuter population. There are many employees who commute regionally, with 64% having commute times less than 30 minutes and 35% with over 30 minutes in commutes. The infrastructure needs of the business community include traffic congestion and high commuter travel.

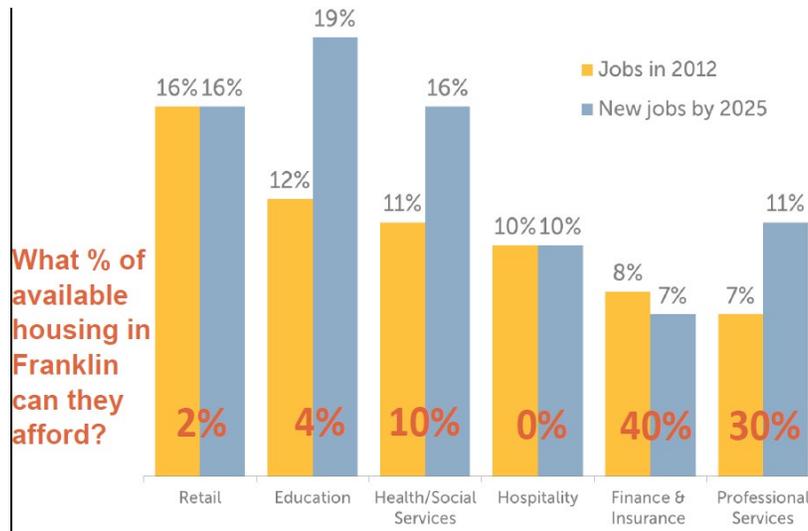
**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

A majority (54%) of civilians employed in the labor force have some college or associate’s degree. While there is a highly skilled and educated workforce, a majority of employees commute to other cities. The workforce is diverse in age, but primarily is over 35 years old with at least a bachelor’s degree.

The chart below, presented at the Housing Summit, shows the small group of residents who live and work in Franklin and shows the amount who live in Franklin and work outside of Franklin. By far the largest group and the majority of the workforce in Franklin work in the City, but do not live there (in-commuters).

<b>Live &amp; work in Franklin</b>	<b>8,000</b>
<b>Live in Franklin, but work outside</b>	<b>17,500</b>
<b>Work in Franklin, but live outside</b>	<b>43,000</b>

Many of the in-commuters cannot afford to live in Franklin, as displayed in the graph below. Additionally, 16,000 new workers are expected by 2025 and at least half of the jobs will be paying less than median income (\$54K). As shown below, only employees in the Finance & Insurance and Professional Services have over 30% availability of finding affordable housing at their income.



## MA-50 Needs and Market Analysis Discussion

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 owner-

occupancy 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 home built by Harvey

McLemore, a former slave, and is now a neighborhood landmark. The home has been renovated and restored as a museum highlighting African-American heritage in Franklin. Hard Bargain residents have many of the same concerns for the future of their neighborhood as do residents of the Natchez neighborhood: a sense of detachment from the rest of the City and a general decline in the level of maintenance of homes in the area that some fear will lead to wholesale redevelopment. Other neighborhoods of priority include Cadet, Hill Estates, and Rolling Meadows.

#### **Allocating Investments and Assigning Priorities:**

The city will continue focusing whenever feasible its Community Development Block Grant funds to the Natchez and Hard Bargain Neighborhoods. During the five-year Consolidated Plan period, a limited amount of funds could be used to service special need populations, such as the youth, elderly, and disabled, many of whom would be residents of Natchez and hard Bargain. Priorities established in later sections of the Consolidated Plan are largely based on the above identified obstacles, namely a sense of detachment and a general decline in the level of maintenance and corresponding need for home rehabilitation services.

#### **Are there any community assets in these areas/neighborhoods?**

The historic nature of these areas makes it of significance to the community. For example, the Hard Bargain Neighborhood has the Toussaint L'Overture Cemetery which was added to the National Register of Historic Places in 1995. The community's culture and heritage are also of significance importance in these areas.

## **Strategic Plan**

### **SP-05 Overview**

#### **Strategic Plan Overview**

The strategic plan explains how funding is allocated geographically. The City of Franklin will continue to allocate its funds on a county wide basis for individual assistance programs while continuing with a particular focus on improvements and projects to help revitalize the Hard Bargain and Natchez Neighborhoods since they represent the city's history and unique character. There are also unique challenges in these communities that would be beneficial to the City of Franklin as a whole if addressed. This plan addresses geographic priorities, priority needs, market conditions, anticipated resources, and goals.

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

#### **General Allocation Priorities**

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

The City of Franklin's area median income has increased over the past decade. Despite this, many areas identified as low to moderate income have retained a preponderance of households with lower incomes. Neighborhoods such as Hard Bargain, Natchez, Cadet, Hill Estates, and Rolling Meadows have traditionally had a lower median income than other neighborhoods in the city. These neighborhoods are still of special significance as they are transitioning racially/ethnically and in income due to gentrification and an interest to live near the Historic City of Franklin area. There are still households within these communities that will benefit from CDBG activities and services. A map of these neighborhoods are attached in the Appendix.

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

**Priority Needs**

**Table 43 – Priority Needs Summary**

1	Priority Need Name	Housing Affordability
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Non-housing Community Development
Geographic Areas Affected	Countywide with an emphasis on housing opportunities within focus neighborhoods, such as Hard Bargain and/or Natchez.
Associated Goals	Housing Affordability & Availability

	Description	<p>The City of Franklin has had a series of meetings and surveys to discuss and address affordable housing needs. A Housing Needs Assessment was also conducted in 2014 that outlined the need, as follows:</p> <ol style="list-style-type: none"> <li>1. Starter homes, priced less than \$250,000. This was the top need identified in the survey by renters who are residents of Franklin. The need is supported by data: in 2013, just 15 percent of homes for sale in the city or 273 detached units, were priced at less than \$250,000. An additional 242 attached units were priced at less than \$250,000.</li> <li>2. Affordable rentals, priced less than \$750/month. 1,300 renters in Franklin earn less than \$25,000/year and pay more than they can afford in rental costs.</li> </ol> <p>The Consolidated Plan's needs assessment also identified cost burden 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 were identified as high priority populations that needed housing options.</p>
	Basis for Relative Priority	<p>The basis for this priority is due to recent data, surveys, Housing Summit and the Consolidated Plan's Needs Assessment that housing options are needed to address the affordability issues. Examples of data presented include the following:</p> <ol style="list-style-type: none"> <li>1. 85% of the workforce in Franklin do not live in Franklin.</li> <li>2. 10% of single-family housing availability is not affordable for existing renters</li> <li>3. 44% of renters are cost burdened; 22% of owners are cost burdened</li> </ol>
2	Priority Need Name	Public Facilities
	Priority Level	High

	Population	Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Countywide with an emphasis on housing opportunities within focus neighborhoods, such as Hard Bargain and/or Natchez.
	Associated Goals	Improve Public Facilities
	Description	Public facilities in several neighborhoods may warrant improvements related to sidewalks, drainage, street improvements, or signage.
	Basis for Relative Priority	During the consultation period, sidewalks in several neighborhoods including Hard Bargain, Natchez, Cadet, Hill Estates, and Rolling Meadows may need to be upgraded or connected to services. Additionally, neighborhood improvements such as signage may assist with neighborhood pride and overall community improvement. As capital improvements are identified in these areas, CDBG funds may be used.
3	Priority Need Name	Housing Rehabilitation
	Priority Level	High

	Population	Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly
	Geographic Areas Affected	Countywide
	Associated Goals	Address substandard housing needs
	Description	There are several communities near the Historic City of Franklin that may require additional rehabilitation to address general maintenance and decline. Emergency rehabilitation assistance is especially important for households who cannot afford improvements and essential needs for health and safety.
	Basis for Relative Priority	The needs assessment identified 3,360 households at or below 80% AMI with at least one housing problem which includes possibly the lack of kitchen facilities or proper plumbing. Both the Needs Assessment and the Housing Needs Assessment completed by a third party identified that both renter and owner occupied households are cost burdened meaning that over 30% of their gross income is used for housing costs already.
4	Priority Need Name	Public Services
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
Geographic Areas Affected	Countywide
Associated Goals	Educate the public on fair housing issues
Description	Franklin has experienced significant population growth, 58% between 2000 and 2012. 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. It is imperative that the City of Franklin continue its fair housing education and awareness efforts. Of the total population, approximately 7% are disabled, in which 62% of that population is 65 years and over. Fair housing efforts will also include information relative to this population as well.
Basis for Relative Priority	This priority need is of high priority due to the recent statistics identified by the 2010 Census data and the Housing Needs Assessment completed in 2014.

**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	<p>The Housing Needs Assessment completed in 2014 by BBC Research &amp; Consulting through surveys and data reported the following as needs to be addressed:</p> <p>The current rental gap,</p> <p>developing housing that future workers can afford (generally homes priced less than \$250,000-\$350,000, depending on their wages and rental units priced less than \$1,000 per month)</p> <p>Supplying more senior-friendly, low maintenance homes.</p> <p>Based on the limited amount of Community Development Block Grant funds available as an allocation (projected \$274,700), as well as the characteristics of the housing market described in the market analysis, the City of Franklin will make funds available for the rehabilitation of old units, selected acquisition and rehab of existing units, and the production of new units. The majority of these activities will be for homeownership, although renters will be targeted as potential purchasers. To address the lack of a non-profit institutional structure that develops affordable housing, the City of Franklin will explore making funds available under the CBDO provisions of the Community Development Block Grant program to eligible organizations.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>The majority of homes in the center of the city were built prior to 1920. The Housing Needs assessment and HUD data shows that there is a concentration of low income households in these areas that may not be able to afford maintenance and basic needs for the repair of their homes. The Consolidated Plan Needs Assessment also identified cost burden as a housing problem in which households are already paying over 30% of their gross income on housing costs.</p> <p>Based on the limited amount of Community Development Block Grant funds available as an allocation (projected \$274,700), as well as the characteristics of the housing market described in the market analysis, the City of Franklin will make funds available for the rehabilitation of old units, selected acquisition and rehab of existing units, and the production of new units. The majority of these activities will be for homeownership, although renters will be targeted as potential purchasers. To address the lack of a non-profit institutional structure that develops affordable housing, the City of Franklin will explore making funds available under the CBDO provisions of the Community Development Block Grant program to eligible organizations.</p>
Acquisition, including preservation	<p>Due to the rise in population and incomes over the past decade, acquiring property for affordable housing production has become increasingly difficult. There may be opportunities for the city and the affordable housing development community to acquire properties for housing affordability efforts.</p> <p>Based on the limited amount of Community Development Block Grant funds available as an allocation (projected \$274,700), as well as the characteristics of the housing market described in the market analysis, the City of Franklin will make funds available for the rehabilitation of old units, selected acquisition and rehab of existing units, and the production of new units. The majority of these activities will be for homeownership, although renters will be targeted as potential purchasers. To address the lack of a non-profit institutional structure that develops affordable housing, the City of Franklin will explore making funds available under the CBDO provisions of the Community Development Block Grant program to eligible organizations.</p>

Table 44 – Influence of Market Conditions

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

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	274,706	0	0	274,706	0	

Table 45 - 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**

Community Development Block Grant funding is the primary resource for many of 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 during the three year planning period to expand the scope and goals of the above programs, and to support other associated community and economic development projects. The City of Franklin will investigate the availability of HOME funds via the THDA or other mechanisms.

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

Publicly owned land or property may be used to address the needs addressed in the plan. There may be efforts to combine the city's capital improvements plans with CDBG funds within the next five years to maximize the overall efforts of the city.

**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
City of Franklin Subgrantee(s)	Government Nonprofit(s)	Economic Development Non-homeless special needs Ownership Planning Public Housing Rental Neighborhood improvements Public facilities Public services	Countywide

Table 46 - 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 Department of Administration or their designees, will likely deliver the funds 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			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			

Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			

Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			

Supportive Services			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			

Other			
Domestic Violence	X		

Table 47 - Homeless Prevention Services Summary

The City of Franklin does not have a large homeless population based on the recent Homeless count, however Bridges of Williamson County works with the Continuum of Care and provides emergency shelter to victims of domestic violence and their families. There are many of these services in the Nashville area, which is approximately 25 miles from Franklin. As services are needed the City of Franklin will work with surrounding counties and refer individuals and households to the appropriate services.

**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	Substandard Housing Needs	2016	2020	Affordable Housing		Housing Rehabilitation	CDBG: \$0	Rental units rehabilitated: 0 Household Housing Unit  Homeowner Housing Rehabilitated: 0 Household Housing Unit
2	Housing Affordability & Availability	2016	2020	Affordable Housing		Housing Affordability	CDBG: \$150,000	Rental units constructed: 5 Household Housing Unit  Rental units rehabilitated: 5 Household Housing Unit  Homeowner Housing Added: 5 Household Housing Unit  Homeowner Housing Rehabilitated: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Improve Public Facilities	2016	2020	Non-Housing Community Development		Public Facilities	CDBG: \$60,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1500 Households Assisted
4	Improve Public Service	2016	2020	Affordable Housing		Public Services	CDBG: \$10,000	Public Services and/or Fair Housing Counseling for Low/Moderate Income Housing Benefit

Table 48 – Goals Summary

**Goal Descriptions**

1	Goal Name	Substandard Housing Needs
	Goal Description	Housing rehabilitation efforts will continue to be provided and will have particular focus in areas with concentrations of low to moderate income households.
2	Goal Name	Housing Affordability & Availability
	Goal Description	Housing affordability is a top priority for the City of Franklin. Community Based Development Organizations (CBDOs) will assist the city with the acquisition, rehabilitation, and/or new construction efforts for low to moderate income households.

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.
4	Goal Name	Improve Public Services
	Goal Description	Fair Housing is an important issue to the City of Franklin. The goal allows for improving public services through 2020, including the continuation of fair housing education and outreach activities.

**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 2012 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, the city is reviewing its inclusionary housing program which will require a percentage of units for low to moderate income households. The city is currently reviewing its existing program and should have a revised policy by 2015. The city also has a Housing Commission that is advisory to the Board of Mayor and Aldermen created to address affordable housing issues and efforts of 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**

The FHA has plans to provide mixed development projects that will include homeownership and project-based vouchers. There will also be demolition and disposition of public housing units. The City will provide assistance during this time as needed. 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 is a representative 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**

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 is reviewing and evaluating options for mitigating the application and fee costs associated with affordable housing development.

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.

## **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The Housing Needs Assessment conducted by BBC Research & Consulting provided recommended policies and strategies to address unmet housing needs:

1. Strengthen the city's inclusionary housing ordinance as follows,

Mandatory policy

A "Fee in lieu" policy for funds to go into a fund if construction is not an option

Include density bonuses as an incentive for developers

Build in workforce preferences to address the amount of in-commuters to the city for employment

Possibly add a visitability component to address accessibility/visitability concerns

2. Revisit the city's zoning and land use regulations to allow for accessory dwelling units and cottage homes to provide diversity of housing types for various incomes
3. Streamline the development approval and rezoning process for developments that incorporate affordable housing
4. Promote and encourage mixed-income communities that allow for housing diversity.
5. Inventory vacant and/or underutilized parcels for residential redevelopment potential.
6. Incorporate fee waivers and discounts for affordable housing units.
7. 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)**

Bridges of Williamson County currently receives Emergency Shelter Grant (ESG) funds through the Continuum of Care (CoC) for the area. Bridges focuses on domestic violence but is well aware of other services available with emergency and transitional housing services throughout the area.

The City of Franklin will continue to work 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.

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

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

Lead-based paint was eliminated from use in residential dwellings in 1978. Because of this, 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 2000 U.S. Census was less than twenty years (median year structure built = 1982), there are dwellings, particularly in the historic core, where lead-based paint continues to be present.

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 Consolidated Plan rehabilitation programs that may be funded.

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

A majority of the housing stock (73%) was built after 1978, however, there are approximately 27% built prior to 1979 which may have lead poisoning and hazards. Only 6% were built prior to 1950. Much of the older housing stock is within the central portion of the city near Historic Downtown Franklin where rehabilitation efforts may be advantageous for many homeowners in that area.

#### **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 will continue to educate its residents on the hazards of lead-based paint.

### **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'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, CDBG and State ESG 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.

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

Although Williamson County, wherein the City of Franklin is located, has the designation of being the wealthiest place in the State of Tennessee, pockets of poverty do exist and their needs are prevalent, rising, and easily overlooked in an affluent and growing community. The poverty rate for Franklin was 7 percent in 2012 with children having the highest percentage of poverty at 12%.

**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**

Once HUD has approved the Consolidated Plan and Franklin receives its allocation of Community Development Block Grant funds, and the City has procured the delivery of CDBG programs (as outlined above), contracts and/or agreements with all agencies receiving funding will be prepared. Those agreements will specify the sub-grantees and the jurisdiction's obligations to ensure program compliance. City staff will, prior to issuing payment for any goods or services, verify through invoices and backup source documentation that the good or service has been provided and that all program requirements have been met, and that the costs to be reimbursed were eligible expenses. Contracts with grantees will specify the regularity of draws/payments and submission of periodic program status reports. An on-site monitoring visit, where required, will be performed annually. Staff will review and evaluate all of the submitted documentation, including the results of any on-site monitoring visits, to assess the sub-grantees performance.