

## Executive Summary

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

#### 1. Introduction

The intent of the Consolidated Plan is to create a collaborative process whereby a community establishes a unified plan for community development actions. A consolidated plan for all U.S. Department of Housing and Urban Development (HUD) community planning and development formula grant programs is required in 24 CFR Part 91. The consolidated planning process creates an opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level. The City of Franklin continues to build collaboration and outreach within our community to search for the best use of our CDBG allocation. We review our economic, physical, environmental, community, and human development in a comprehensive and coordinated fashion so that families and communities can work together and thrive. This plan helps the City share the vision of program goals, objectives and keeps communication open with the residents. The intent of the Consolidated Plan is to create a collaborative process whereby a community establishes a unified plan for community development actions. **The City will continue to use the majority of the funding allocation toward affordable, decent, suitable, deed restricted homes for its residents.**

**This 5-year Consolidated Plan submission will be used as the application for federal funds under HUD's formula grant program for the Community Development Block Grant (CDBG) program. This consolidated submission will replace the 2020-2024 Consolidated Plan.**

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

The City Franklin maintains its efforts to provide a public and private cooperative environment leading to effective community development with housing programs and initiatives which meet the needs of people within the City of Franklin. We will continue to focus on our low- and moderate-income residents. The Housing Commission of the City of Franklin have a mission to support affordable housing initiatives, foster public/private partnerships to maintain diverse housing opportunities that meet the needs of low- and moderate-income residents. The City of Franklin has a history of allocating CDBG investments throughout the community, as such The City has determined that use of CDBG funds throughout the city allows for benefits to follow the need of low- and moderate-income residents in all areas by need, rather than geography as the identifier.

## Demo

The City of Franklin has a history of allocating CDBG investments throughout the community, in no specific geographic location. However, the City does focus on our lower/median income neighborhoods and the areas of concentrated minority populations. As such, the City has determined that use of CDBG funds throughout the city allows for benefits to follow the need of low- and moderate-income residents in all areas by need, rather than geography as the identifier. The Housing Commission of the City of Franklin have a mission to support affordable housing initiatives, foster public/private partnerships to maintain diverse housing opportunities that meet the needs of low- and moderate-income residents. The overall goals of the community development and housing programs of the City of Franklin are that residents of the city might have safe, affordable and accessible housing; access to a comprehensive network of housing, economic and other support services; and access to quality community facilities.

### **3. Evaluation of past performance**

The City of Franklin is committed to our mission to change the face of affordable housing in Franklin and Williamson County by utilizing every available opportunity, including federal, state, and local programs and funding sources, in order to provide more safe, decent and affordable housing.

### **4. Summary of citizen participation process and consultation process**

The City of Franklin continues to encourage citizen participation by hosting public meetings, by formal addressing The Housing Commission, which is also a public forum and presentation to our Board of Mayor and Aldermen. Additionally, we advertise in our local newspaper and publicize the meeting on our City calendar.

### **5. Summary of public comments**

We did not have any comments received.

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

N/A

### **7. Summary**

Through a comprehensive process which included opportunities for citizen participation and the consultation of many community-based organizations, the City of Franklin has developed this Consolidated Plan which outlines the community development and housing strategy and goals for the next 5-year period. The city will reference this plan during the annual review and selection of proposed

## Demo

activities for the next four program years covered by this plan. This plan will also serve as the means to measure performance during the yearly formation of the Consolidated Annual Performance Report (CAPER), which is transmitted to HUD within 90 days of the end of each program year.

## 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	FRANKLIN	Building and Neighborhood Services

**Table 1 – Responsible Agencies**

### Narrative

The Neighborhood Services Department of the City of Franklin is responsible for the planning and preparation of the Consolidated Plan and the administration of the Consolidated Plan. Public Hearings, group meetings, and one on one conversations were used to develop the various components of the Consolidated Plan.

### Consolidated Plan Public Contact Information

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

### **1. Introduction**

City staff consulted with our local non-profits to ensure that internet accessibility is available to our residents, including low to moderate income residents.

The City of Franklin participates in the Central Tennessee 503 Continuum of Care. This network is made of a collaboration of nonprofit organizations, specializing in housing and human service, which work within both the city and county. Of note, several providers within this Continuum operate in multiple adjacent jurisdictions that provide service across the region. Meetings for either group take place regularly and provide a means for discussion of community needs, trends in care and potential collaboration. The City of Franklin participates in consultations with organizations who actively and regularly participating in the Continuum of Care. Through regular and continuing conversations, staff are able to stay informed about the needs of the community as they evolve. Maintaining these connections is vital to the success of this plan.

#### **Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The City will continue to maintain the existing partnerships with all public and private agencies which provide housing, health, mental health, and other services to residents of the city. City staff will continue to be active members of the Central Tennessee 503 Continuum of Care. The non-profit organizations work to promote and facilitate further collaboration between agencies to promote leveraging of resources to best meet the needs of residents requiring assistance.

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

The City of Franklin staff liaison will continue to be an active member of the Central Tennessee 503 Continuum of Care. The City will work with the member agencies to provide support in addressing the needs of homeless persons and those at risk. Moreover, the City provides financial support to multiple local agencies for outreach with annual appropriations through general fund budget.

<https://www.franklinhousingauthority.com/homeless-no-more>

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

The City of Franklin does not receive ESG funds; those are allocated to State agencies.

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

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

1	<b>Agency/Group/Organization</b>	Franklin Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The city works closely with our PHA, meeting or discussing current and future works twice a month. We are very excited to be partnering on another phase of rehab in the next two years.
2	<b>Agency/Group/Organization</b>	Hard Bargain Association
	<b>Agency/Group/Organization Type</b>	Housing Services - Broadband Internet Service Providers
	<b>What section of the Plan was addressed by Consultation?</b>	Create affordable homes
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The city works diligently with the Hard Bargain Association to insure the neighborhood is preserved. Their mission is to preserve the historic Hard Bargain neighborhood by renovating existing homes, building high quality affordable homes and enriching the lives of the people who live there. Hard Bargain offers internet access to the public within their community center.
3	<b>Agency/Group/Organization</b>	Bridges Domestic Violence
	<b>Agency/Group/Organization Type</b>	Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Moving women from the shelter.
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff met with the board regarding the five-year Consolidated Plan.

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

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

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

**Table 3 – Other local / regional / federal planning efforts**

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

The City of Franklin will continue to partner with public entities which work to accomplish community development goals within our City. This includes maintaining coordination with Central Tennessee 503 Continuum of Care.

**Narrative (optional):**

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

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

The public comment period ran from March 20 through April 22, 2025. The notice was posted in our local paper on both March 6 and March 13, 2025. The public hearing was held on May 13, 2025. No comments were received.

The City continues to address housing concerns within our parameter. Our goal setting is in direct response to comments made about the cost of housing in Franklin. The City of Franklin is partnering with the National Research Center powered by Polco to perform a community-wide survey of Franklin residents to get their perspectives about the quality of the community and offer you an opportunity to share your priorities for Franklin. This survey will be completed late 2025 and the results will be shared in our 2026 Annual Action Plan.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Open to all	The public meeting was held on Thursday, March 20, 2025, no one attended.	None received	N/A	
2	Newspaper Ad	Available in both online & paper at no cost	None	None	None	

Demo

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (if applicable)</b>
3	Public Hearing	Available online and local paper.	No one attended public hearing held on Tuesday, May 13, 2025.	None	None	

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

It can be determined through various data sources and through consultations with housing service providers within the city that residents with limited incomes are having the most difficulties finding affordable housing within the city.

<https://www.census.gov/quickfacts/fact/table/franklincitytennessee/PST045223>

<https://www.huduser.gov/portal/datasets/cp.html#year2006-2021>

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

### Summary of Housing Needs

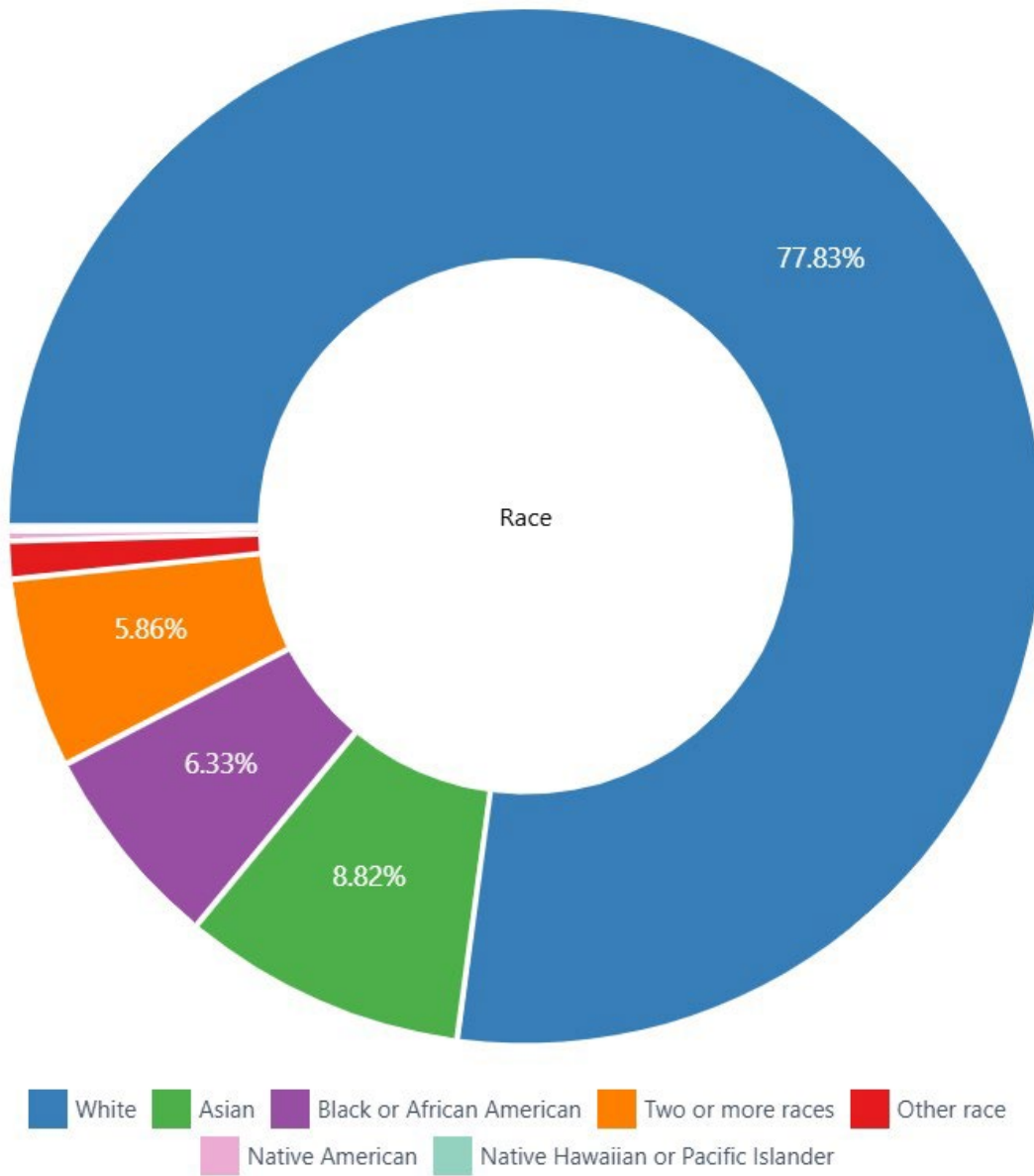
The Housing Needs Assessment includes HUD pre-populated data tables that describe the levels of housing needs within the City of Franklin. Data and analysis focus on the estimated number and type of families in need of housing assistance by income levels, tenure type, household type and by housing problems which include cost burden, substandard housing conditions, overcrowding, or concentrations of racial/ethnic groups.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	68,555	80,675	18%
Households	26,230	30,845	18%
Median Income	\$85,671.00	\$100,169.00	17%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

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Population Graph

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,370	2,405	3,895	2,485	19,690
Small Family Households	900	775	1,310	890	11,440
Large Family Households	170	135	390	225	1,445
Household contains at least one person 62-74 years of age	245	405	880	499	3,280

Demo

	<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>
Household contains at least one person age 75 or older	345	555	615	409	1,019
Households with one or more children 6 years old or younger	450	280	464	370	3,474

**Table 6 - Total Households Table**

**Data** 2016-2020 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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	45	40	35	15	135	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	4	0	0	19	0	19
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50	75	0	15	140	35	0	20	0	55
Housing cost burden greater than 50% of income (and none of the above problems)	975	720	145	0	1,840	495	205	425	40	1,165

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	75	215	995	309	1,594	65	495	690	440	1,690
Zero/negative Income (and none of the above problems)	115	0	0	0	115	170	0	0	0	170

**Table 7 – Housing Problems Table**

Data 2016-2020 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,070	835	184	30	2,119	530	205	465	40	1,240
Having none of four housing problems	440	425	1,365	990	3,220	340	945	1,885	1,425	4,595
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data 2016-2020 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	475	330	325	1,130	100	314	490	904
Large Related	60	30	40	130	60	50	105	215
Elderly	179	245	194	618	210	314	355	879
Other	425	415	605	1,445	200	24	160	384
Total need by income	1,139	1,020	1,164	3,323	570	702	1,110	2,382

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	170	170	90	89	0	179
Large Related	0	0	30	30	60	50	45	155
Elderly	175	160	50	385	175	40	105	320
Other	0	355	390	745	180	0	0	180
Total need by income	175	515	640	1,330	505	179	150	834

Table 10 – Cost Burden > 50%

Data 2016-2020 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
NUMBER OF HOUSEHOLDS										
Single family households	50	75	0	15	140	35	0	35	0	70

	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	4	0	4
Other, non-family households	0	0	4	0	4	0	0	0	0	0
Total need by income	50	75	4	15	144	35	0	39	0	74

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS  
Source:

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

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

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

It can be determined through various data sources and through consultations with housing service providers within the city that residents with limited incomes are having the most difficulties finding affordable housing within the city.

<https://www.census.gov/quickfacts/fact/table/franklincitytennessee/PST045223>

<https://www.huduser.gov/portal/datasets/cp.html#year2006-2021>

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

The City of Franklin works with Bridges of Williamson County whose mission is to serve women, men, and their children affected by domestic violence, ensuring a safe transition to successful independent living through education, intervention, and case management. The City partnered with the Door Step Project Inc., to provide safe and supportive transitional housing for domestic violence survivors. City staff participates in the meetings and strategic planning sessions of Door Step. The goal of Door Step is to empower those moving from the shelter back to main stream living and building a new life.

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

Cost burden is the most common housing problem especially for those residents who have lived in Franklin most of their lives. Many of our senior residents live in homes that need extensive maintenance and/or repairs. The City works with several non-profits to leverage our CDBG funds to assist those that qualify for assistance. These efforts support HUD's goal of insuring people can live in safe, decent and suitable living quarters.

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

Based on population within the City of Franklin and general population data approximately 78% of our population is white. There are some racial or ethnically concentrated areas within the City's core neighborhoods, including Natchez, Hard Bargain, Hill Estates and the Cadet area. These areas have a higher rate of Hispanic and African American/Black populations than the surrounding area. The City continues to focus on these specific areas with both infill construction of new affordable homes and resources to assist with emergency repair.

<https://worldpopulationreview.com/us-cities/tennessee/franklin>

**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**

The City of Franklin does understand that the majority of individuals facing imminent risk of becoming homeless are individuals who are severely overburdened by housing costs.

These individuals or families are those who are paying more than 50% of Household Area Median Family Income (HAMFI) in housing costs. In addition to a need for more affordable housing, our Continuum of Care have indicated that significant assistance in skills training, education and employment are needed to raise income sufficient to maintain a home at current market rates. The social services department of our public housing association works with residents to improve their job situation and those who are seeking self-sufficiency.

**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:**

N/A

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

It has been identified that housing cost overburden, especially severe cost burden, has the greatest impact on housing instability and creates an increased risk of homelessness for low-income resident within the city. Additional challenges facing low to moderate income households is the availability of local childcare and its cost.

In 2024 the average starting cost of childcare providers in Franklin, TN is \$20.62 per hour. The weekly rate for childcare providers in Franklin, TN is \$825 for working a 40-hour week. And the monthly cost is approximately \$2,681 for 130 hours of work.

<https://www.care.com/cost/child-care/franklin-tn>

**Discussion**

The consensus continues to be the cost of housing.

### 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

#### 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	1,390	309	120
White	900	194	25
Black / African American	195	90	30
Asian	70	0	20
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	180	30	45

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,405	540	0
White	940	395	0
Black / African American	209	110	0
Asian	45	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	135	10	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Demo

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

**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	1,575	1,170	0
White	1,080	980	0
Black / African American	135	134	0
Asian	145	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	200	50	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

**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	915	1,309	0
White	805	1,159	0
Black / African American	40	78	0
Asian	20	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	29	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

## Demo

\*The four housing problems are:

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

### **Discussion**

**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**

**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	1,110	594	120
White	710	389	25
Black / African American	110	175	30
Asian	70	0	20
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	180	30	45

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

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

<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	935	1,000	0
White	675	665	0
Black / African American	79	240	0
Asian	25	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	95	50	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Demo

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	535	2,210	0
White	405	1,645	0
Black / African American	30	245	0
Asian	45	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	200	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	185	2,039	0
White	135	1,834	0
Black / African American	30	89	0
Asian	15	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	69	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

## Demo

**Data** 2016-2020 CHAS  
**Source:**

\*The four severe housing problems are:

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

## Discussion

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

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

**Introduction:**

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	21,034	3,920	2,480	115
White	17,960	3,000	1,880	25
Black / African American	985	335	235	30
Asian	1,094	190	115	20
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	705	335	164	45

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data 2016-2020 CHAS  
Source:

**Discussion:**

## **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?**

Currently the City does not have data that suggests any individuals of various income groups have disproportionately greater needs due to their racial or ethnic groups. The needs of the residents tend to be very similar to their various income groups regardless of race and ethnicity. Once again of all the housing problems, the largest issue for households in all racial or ethnic group is cost burden. According to HUD's definition, households paying more than 30% of their income towards housing are considered cost-burdened and might have difficulty affording necessities, such as food, clothing, transportation and medical care. According to the most recent market at a glance published, the median hourly wage for all occupations in Tennessee was \$19.20 in 2022.<sup>2</sup> To afford the median rent in Williamson County, a worker must earn \$32.12 or more; the average home price exceeds one-million dollars.

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

- White: 75.75%
- Asian: 8.97%
- Two or more races: 7.94%
- Black or African American: 5.77%
- Other race: 1.26%
- Native American: 0.32%
- Native Hawaiian or Pacific Islander: 0%

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

N/A

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

To reiterate, the City will continue to attempt to find opportunities to focus on the availability of affordable housing which is the base for this five-year Consolidated Plan.

## NA-35 Public Housing – 91.205(b)

### Introduction

The City supports and partners with Franklin Housing Authority. The Franklin Housing Authority has been providing affordable housing to families and individuals in the city of Franklin, TN in Williamson County, since 1953, currently this includes:

- 70 public housing units
- 300 Low-Income Housing Tax Credit (LIHTC) units
- 40 affordable units
- 163 Housing Choice Vouchers

### Totals in Use

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

**Table 22 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	11,115	0	0	0	0	0
Average length of stay	0	0	9	0	0	0	0	0
Average Household size	0	0	2	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	92	0	0	0	0	0
# of Disabled Families	0	0	42	0	0	0	0	0
# of Families requesting accessibility features	0	0	251	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Race of Residents**

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				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
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

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 25 – Ethnicity of Public Housing Residents by Program Type**

Demo

**Data Source:** PIC (PIH Information Center)

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

Currently our Public Housing Authority has three (3) families that are waiting for accessible units.

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

At this time our PHA is not taking any more applications all of the wait lists are closed.

**Public Housing Waiting List - CLOSED**

**Section 8 Waiting List - CLOSED**

**Mainstream Voucher Program - CLOSED**

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

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 those residents that qualify for housing support. Franklin and Williamson County are growing rapidly, the City's current population is 91,494, with a projected 3% increase in each of the coming years.

**Discussion**

The City will continue to support both our PHA, whose mission is to assist low-income families by providing safe, decent, affordable housing and self-sufficiency opportunities and our local non-profits to bring new, affordable homes to our community or address the needs of home repair. These efforts are put forth to insure our most at risk residents may stay in their homes.

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

### Introduction:

The City does not receive any specific funding to addresses homelessness; the State receives ESG funds which they direct to various entities. The City is home to Bridges of Williamson County, a non-profit that supports those in need from domestic violence, Williamson County Homeless Alliance's mission is to support a sanctuary that meets the needs of people experiencing homelessness in Franklin TN, and the faith based community is available to those who may be in need of shelter.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	10	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	3	0	0	0
Chronically Homeless Individuals	0	0	1	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0

Demo

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

**Data Source Comments:** There are options available however, many of the individuals choose not to utilize the these alternatives.

Indicate if the homeless population is:  Has No Rural Homeless

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

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	37	0
Black or African American	0	0
Asian	1	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	4	0
Not Hispanic	0	0

**Data Source**

**Comments:**

The information included is for a full year. Those served include: Women/Girls: 45 Men/Boys: 12 Transgender: 1

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

Building Lives Foundation is located in the City of Franklin; however, they serve 10 additional counties. Their mission is to assist veterans that are in need of transitional housing services, food, and financial assistance as needed. According to their foundation they have assisted approximately 1200 veterans since 2023. They also offer a facility-based program for male veterans battling addiction and mental health issues.

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

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

- White: 75.75%
- Asian: 8.97%
- Two or more races: 7.94%
- Black or African American: 5.77%
- Other race: 1.26%
- Native American: 0.32%

- Native Hawaiian or Pacific Islander: 0%
- The City of Franklin does not have obvious homeless concerns.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The City of Franklin does not have a specific homeless shelter; however, the faith based community supports those that may be in need.

**Discussion:**

Through continued partnerships with community-based organizations and the Franklin Housing Authority, the city will continue to work to meet the needs of residents living within subsidized housing units within the community.

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

### **Introduction:**

The City of Franklin works with the Franklin Housing Authority; they offer rental options for people that are ADA compliant, and they work to encourage them to live an independent lifestyle. Moreover, Waves, has a campus in Franklin that provides programming and support for adults with intellectual and developmental disabilities. Waves also provides support to children with developmental delays or disabilities through developmental therapy.

### **Describe the characteristics of special needs populations in your community:**

Residents of the City that may require special needs include elderly persons, persons with a mental or physical disability, persons with a developmental or cognitive disabilities persons with alcohol or other substance addictions, victims of domestic violence, and persons who are former offenders. The City meets these concerns in partnership with Waves, Bridges, Domestic Violence Shelter, Oak Cottage, Williamson Homeless Alliance and the faith-based community.

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

There are numerous organizations that meet the needs of persons with special needs in the community and offer opportunities for supportive services within the City. This includes case management for assessment, care coordination and advocacy to meet the needs necessary to promote a safe, clean and decent dwelling for those that may not be able to act on their own.

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

<https://www.tn.gov/health/health-program-areas/statistics/health-data/hiv-data.html>

This is County information, the City of Franklin does not have separate records.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

The City of Franklin does not receive HOME funds.

**Discussion:**

Through review of the available data and the one-on-one contact with our community-based organizations the City has determined that the needs for all residents are being met.

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

### **Describe the jurisdiction’s need for Public Facilities:**

There are many public facilities throughout the City of Franklin that meet the needs of all populations, including low- and moderate-income individuals and families and many community-based organizations support facilities which work to meet the needs of residents with special needs, homeless individuals and families, persons with disabilities and low- and moderate-income individuals and families.

The City continues to make CDBG funding available to non-profits and other organizations that will work to maintain the existing facilities.

### **How were these needs determined?**

The City of Franklin has an on-going dialogue with both our community-based and nonprofit organizations. These communications and the volunteer Housing Commission meetings helped to identify the current non-housing needs within our community.

### **Describe the jurisdiction’s need for Public Improvements:**

The City of Franklin is an active community that embraces their residents; staff continues to work toward meeting the needs of the public improvements as it becomes necessary. The City is best able to meet this need through leveling the use of CDBG funds to improve existing needs which directly serve low and moderate income persons.

### **How were these needs determined?**

The City of Franklin has an on-going dialogue with both our community-based and nonprofit organizations. These communications and the volunteer Housing Commission meetings helped to identify the current non-housing needs within our community.

### **Describe the jurisdiction’s need for Public Services:**

The CDBG program defines public improvement as, but not limited to, streets, sidewalks, water and sewer lines, and parks.

### **How were these needs determined?**

The City of Franklin has an on-going dialogue with both our community-based and nonprofit organizations. These communications and the volunteer Housing Commission meetings helped to identify the areas that may need the support of public services assistance.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Low-Income affordability continues to be a major challenge in the City of Franklin, TN. According to a News 2 report the average price of a single-family home in Franklin is over 900k. These prices have landed Franklin #6 on GOBankingRates list of cities that have seen the biggest price jumps in five short years. Staff and the volunteer Housing Commission continue to search out homes that may need extensive rehabilitation. In partnership these homes may be purchased at a more reasonable rate, repaired then sold as a deed restricted affordable home.

Many of the homes in established neighborhoods are being purchased and torn down to be replaced with million dollar plus homes. People are moving into Franklin for the lifestyle, school system, Franklin has 14 public schools rated 7 out of 10 by GreatSchools and the moderate property tax.

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

### Introduction

The City of Franklin continues to attract higher income residents which is causing additional concerns with the homes within our established neighborhoods. Homes are being purchased and either torn down to build a new, expensive home or completely gutted and redone escalating the cost of the home. This year the city is sponsoring a special census, indications support the city has a current population of 90k or above, this population growth continues to create a burden on our established residents and neighborhoods.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	19,300	60%
1-unit, attached structure	2,360	7%
2-4 units	1,535	5%
5-19 units	5,040	16%
20 or more units	3,765	12%
Mobile Home, boat, RV, van, etc	404	1%
<b>Total</b>	<b>32,404</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

**FHA Housing Portfolio**

Development	Total Units	PH Units	Former PH	LIHTC Units	PBV Units	
Reddick Senior Residences	48		44	48	48	*Elderly
Reddick Street Apartments	64			64	22	
Spring Street & Johnson Circle	64		64	64	42	
Chickasaw Senior Community	48		-	48	22	*Elderly
Park Street Apartments	22		22	-	4	
1396/1400 Brookwood Avenue	2		-	-	-	
Hill Natchez Apartments	16		-	-	12	
Cherokee Place	76		59	76	28	
Shawnee Drive	36		28	36	16	
Natchez 8	8	8		-	TBD	
Short Court & Natchez Street	30	30		TBD	TBD	
West Meade Boulevard	8	8		TBD	TBD	
Harpeth Homes (Brookwood)	34	34		TBD	TBD	
<b>Total Units</b>	<b>456</b>	<b>80</b>	<b>217</b>	<b>336</b>	<b>194</b>	

Unit Size	Number	%	Number	%
No bedroom	140	1%	530	5%
1 bedroom	1,965	10%	2,740	26%
2 bedrooms	18,020	89%	2,405	23%

**Public Housing**

**Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
No bedroom	60	0%	530	5%
1 bedroom	140	1%	2,740	26%
2 bedrooms	1,965	10%	5,000	47%
3 or more bedrooms	18,020	89%	2,405	23%
<b>Total</b>	<b>20,185</b>	<b>100%</b>	<b>10,675</b>	<b>101%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2016-2020 ACS

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

The City supports a variety of housing related programs to assist low-and moderate-income residents to afford and maintain housing. These programs are partially funded using the City's annual allocation of

Community Development Block Grant Funds. The City utilizes these federal funds to address the priority needs and specific objectives identified in the Consolidated Plan. The lack of affordable housing in the City is a major obstacle for residents. This lack of affordable housing particularly affects low-and moderate-income households, seniors, people with disabilities, single head of households, and young adults.

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

The City of Franklin is working diligently to insure we do not lose any affordable housing inventory for any reason. We deed restrict new homes that are constructed for thirty years. Moreover, if the homeowner decides to sell, the home must be sold at the current MSA price, and the deed restriction starts over for thirty years. Our PHA is strong, the City has a wonderful relationship with them.

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

Through consultations with community-based housing agencies and through review of the most recent CHAS and U.S. Census data, it appears that the current availability of affordable housing units does not fully meet the needs of the population. There is an additional need for affordable housing for low-income individuals and persons with special needs and disabilities within the city at this time.

**Describe the need for specific types of housing:**

The city needs more housing for our moderate- and low-income residents, as well as, dwellings that is friendly for seniors. According to the National Institute On Aging, more seniors want to stay in their homes for several reasons including:

- Familiarity and Comfort : Staying in a familiar environment can provide emotional comfort and stability, reducing stress and anxiety.
- Independence : Living at home allows seniors to maintain their independence and control over their daily routines and decisions.
- Social Connections

The city strives to work with people to keep them in their home where they are comfortable.

<https://www.nia.nih.gov/health/aging-place/aging-place-growing-older-home>

**Discussion**

As housing costs continue to rise, so does the demand for housing that is affordable to low-income households, particularly rental housing for the very low and extremely low-income households. The City continues to pursue options for new and innovative ways to meet this demand.

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

### Introduction

I have provided links to various sites that offer information about housing within the City of Franklin.

[https://www.rentcafe.com/average-rent-market-trends/us/tn/williamson-county/franklin/?\\_yTrackReqDT=00000020170107&role=renter](https://www.rentcafe.com/average-rent-market-trends/us/tn/williamson-county/franklin/?_yTrackReqDT=00000020170107&role=renter)

[https://thda.org/images/Housing-Market-at-a-Glance-2023\\_Final.pdf](https://thda.org/images/Housing-Market-at-a-Glance-2023_Final.pdf)

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	321,400	438,800	37%
Median Contract Rent	1,013	1,413	39%




Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	695	6.5%
\$500-999	940	8.8%
\$1,000-1,499	5,090	47.7%
\$1,500-1,999	2,800	26.2%
\$2,000 or more	1,105	10.4%
<b>Total</b>	<b>10,630</b>	<b>99.6%</b>

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

-  \$1,001–\$1,500: 6%
-  \$1,501–\$2,000: 54%
-  > \$2,000: 40%

### Rents

#### Housing Affordability

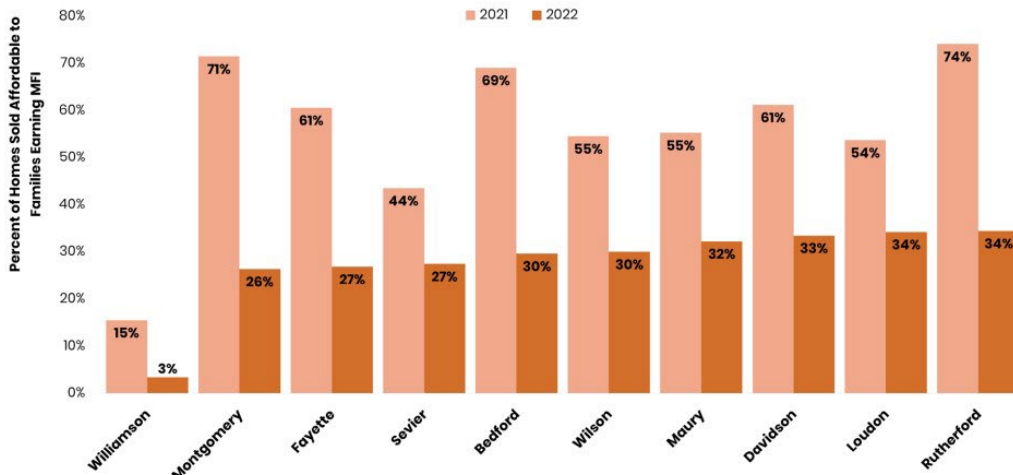
Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	300	No Data
50% HAMFI	700	174

Number of Units affordable to Households earning	Renter	Owner
80% HAMFI	2,854	974
100% HAMFI	No Data	1,907
<b>Total</b>	<b>3,854</b>	<b>3,055</b>

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

FIGURE 28: 10 LEAST AFFORDABLE COUNTIES (HOUSING OPPORTUNITY INDEX), 2022



Williamson County

Monthly Rent

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

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

Affordable Housing is needed at all points of entry which would include rental housing for seniors, adults with disabilities all of whom have limited fixed incomes as well as permanent for sale housing for affordable and work force level income buyers. If homes were available in the 400 to 500k range, the salary needed must be between 100k & 160k, realistically this eliminates anyone working at an entry level position.

Per <https://www.huduser.gov/portal/publications/pdf/NashvilleDavidsonMurfreesboroFranklinTN-CHMA-24.pdf>, the average new home price in the county seat for Franklin, Williamson County, is \$1.12 million.

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

New home construction within the city has been continues to be within the higher income categories. In contrast, very limited amounts of new construction has taken place for affordable housing. Homes within Franklin continue to sell over asking, according to the Tennessee Housing Market site, 16.5% of the home sales were over asking. With a new census in place, the City of Franklin anticipates a population of just below 100k. Many of those moving in are able to buy a home for themselves with funds left to purchase additional dwellings. This is causing rents to rise. The average Franklin, TN home value is \$915,000, up 3.1% over the past year. The average monthly rent is \$1,872.00.

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

N/A The City of Franklin does not participate with the HOME program.

**Discussion**

The City of Franklin will continue to work in partnership to assist with maintenance of the existing housing stock which is occupied by low-income residents. Maintenance of these homes is a vital part to providing housing options which are affordable. Additionally, creating new housing stock through partnerships with community organizations, both for profit and non-profit is another successful way to meet the needs of low-income residents who are in need of affordable housing.

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

### Introduction

This section of the plan gives the overall housing condition of owner occupied and rental housing. Information was prepopulated from American Community Survey data.

### Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Substandard Condition: Properties with severe violations, most of which would be considered unrepairable and/or too costly to remedy.

Substandard Condition – but suitable for rehabilitation: Properties with more than one violation but are fixable, and less costly.

For low-income residents that are already cost burdened it is difficult to afford additional maintenance expenses that can occur without warning.

The City has an active Property Maintenance Division that maintains records of needs that are brought to our attention or self-discovered for homeowners in the City of Franklin.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,630	18%	3,795	36%
With two selected Conditions	35	0%	225	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	16,510	82%	6,650	62%
<b>Total</b>	<b>20,175</b>	<b>100%</b>	<b>10,670</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	9,450	47%	4,560	43%
1980-1999	7,930	39%	4,370	41%
1950-1979	2,035	10%	1,559	15%
Before 1950	754	4%	180	2%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
<b>Total</b>	<b>20,169</b>	<b>100%</b>	<b>10,669</b>	<b>101%</b>

**Table 34 – Year Unit Built**

Data Source: 2016-2020 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	2,789	14%	1,739	16%
Housing Units build before 1980 with children present	4,519	22%	3,300	31%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

### Vacant Units

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

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT\_GUID=[F8DC4D3147433947165558A235C46686]  
PLAN\_SECTION\_ID=[1313801000]>

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

Staff searched for specific numbers relating to the number of housing units within Franklin that are occupied by low or moderate income families that contain lead-based pain hazards. Neither data sources from the State of Tennessee <https://www.tn.gov/health/cedep/environmental/environmental-health-topics/eh/lead.html> or the site specific to Williamson County [https://www.tn.gov/content/dam/tn/health/documents/vitality-toolkit/data-packages/Data%20Package\\_Williamson.pdf](https://www.tn.gov/content/dam/tn/health/documents/vitality-toolkit/data-packages/Data%20Package_Williamson.pdf) shared firm numbers.

### Discussion

Continued maintenance of the existing housing stock within the city which is occupied by low-income residents is a vital part to providing housing options which are affordable. Additionally, creating new housing stock through partnerships with community organizations is another way to successfully meet the needs of low-income residents who are in need of affordable housing.

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

### Introduction

The City of Franklin supports the Franklin Housing Authority as our public housing authority. Franklin Housing Authority (FHA) provides housing assistance to low-income residents through the management of the areas Housing Choice Voucher Program - Section 8. This program is income based and the eligibility requirements are set by HUD. The FHA has been committed to providing safe, decent, and affordable housing to low-income residents in the City of Franklin and Williamson County since 1953. Over 300 families are being served in housing managed by the FHA with construction of several additional units. Their Section 8 voucher program is diverse, it includes ten veterans accommodated through the VASH voucher program and 16 families through the mainstream voucher program. The 19-county Homeless No More program serves another 55 families by providing housing and referrals for services to families experiencing homelessness.

### 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									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 37 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

## FHA Housing Portfolio

Development	Total Units	PH Units	Former PH	LIHTC Units	PBV Units	
Reddick Senior Residences	48		44	48	48	*Elderly
Reddick Street Apartments	64			64	22	
Spring Street & Johnson Circle	64		64	64	42	
Chickasaw Senior Community	48		-	48	22	*Elderly
Park Street Apartments	22		22	-	4	
1396/1400 Brookwood Avenue	2		-	-	-	
Hill Natchez Apartments	16		-	-	12	
Cherokee Place	76		59	76	28	
Shawnee Drive	36		28	36	16	
Natchez 8	8	8		-	TBD	
Short Court & Natchez Street	30	30		TBD	TBD	
West Meade Boulevard	8	8		TBD	TBD	
Harpeth Homes (Brookwood)	34	34		TBD	TBD	
<b>Total Units</b>	<b>456</b>	<b>80</b>	<b>217</b>	<b>336</b>	<b>194</b>	

### Public Housing

Describe the supply of public housing developments:

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

FHA's current and remaining phases of redevelopment of public housing are Shawnee Drive, Natchez Street, Harpeth Homes, and Short Court. These final five phases will be completed within the next five years. Shawnee Drive is scheduled to begin construction in 2024. An application for disposition has been submitted for eight (8) units on the north side of Natchez Street that will be rehabilitated with funding from a HOME grant awarded by THDA. An application for demolition and disposition has been submitted for thirty-four (34) public housing units at Harpeth Homes (Brookwood Avenue, Edgewood Boulevard, Iris Place, Sunflower Court, and West Meade Boulevard). FHA plans to apply for a LIHTC allocation from THDA for a new construction project at the site that will include an estimated 80 units. FHA plans to submit a disposition application for units approved for demolition at West Meade Boulevard as part of the Harpeth Homes development. FHA plans to submit a demolition and disposition application for thirty (30) units at Short Court and Natchez Street. Potential redevelopment plans for new construction include elderly housing utilizing a Section 202 grant and a multi-family building utilizing a LIHTC allocation. FHA has partnered with a for-profit developer as co-developer of Wood Duck Court, an approximately 230-unit, new construction, LIHTC development. FHA will project-base fifty (50) vouchers at the site through noncompetitive selection as the owner of the project. FHA plans to convert units under its public housing Faircloth allowance to RAD. The proposed Faircloth-to-RAD project is The Loft Apartments located at 3595 Carothers Parkway, Franklin, TN, which would include 32 units to be converted. Finally, FHA intends to project-base up to 30% of its HCV vouchers at various development sites through noncompetitive selection at projects where FHA has ownership interest or control.

**Public Housing Condition**

Public Housing Development	Average Inspection Score

**Table 38 - Public Housing Condition**

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

Franklin Housing Authority continues to rehabilitate existing dwelling units, build new units and maintain the highest standards for its current dwellings.

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

The social services department of the FHA serves residents working toward homeownership, those needing to improve their job situation and those seeking resources for self-sufficiency. Staff also work with senior residents to assist them with aging in place. The FOURS Scholarship program exists to cover the gap in funding for those graduating from high school in and FHA as they pursue a degree at a 4-year college, community college or trade school.

**Discussion:**

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

### Introduction

The City of Franklin does not have a large homeless population; however, we do have services to address the needs of homeless persons within the community, all of which are provided by community-based public and nonprofit agencies. The provision of these services is through a collaborative effort facilitated by our Continuum of Care. Franklin is part of the Williamson County Emergency Management Agency.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	13	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** My Friends House is a Level 2 group-care facility that serves male youth ages 12-18 who are in state custody.

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

Mainstream services which are provided by community-based public and nonprofit agencies and are directly targeted to homeless persons include emergency shelter, rapid rehousing assistance, mental health assistance, emergency food and clothing assistance, and basic financial assistance. These services are provided by several nonprofit agencies and faith communities. The nonprofit organizations providing these services regularly communicate with each other and with the Continuum of Care in order to provide the best network of services to homeless individuals and families. The City of Franklin, however, does not directly provide comprehensive case management.

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

Williamson County Homeless Alliance is a 501c3 organization located in Franklin, TN. The organization provides assistance by sheltering those experiencing homelessness through emergency, temporary, transitional, and permanent housing solutions. This nonprofit strives to address the whole person by providing services that assist in healing the individual and family physically, emotionally and mentally.

My Friend's House mission is to focus on individualized behavioral stabilization and transition of the young man back to the stability of family, foster care, adoption or independent living upon turning 18. The home is integrated into the Franklin, Tennessee community where youth attend public school, access local health care and services as needed.

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

### **Introduction**

The needs faced by persons with special needs within the city include additional affordable housing; additional housing units which are barrier-free or accessible; access to quality public and community facilities; and access to employment opportunities. Through partnering with the many community based organizations which provide the means to address these needs.

The City of Franklin supports the Franklin Transit Authority. The authority provides fixed-route transportation service and Transit On Demand curb-to-curb transportation service 6 days a week throughout Franklin.

In accordance with the requirements of Title II of the Americans with Disabilities Act of 1990 (“ADA”), the Franklin Transit Authority will not discriminate against qualified individuals with disabilities on the basis of disability in its services, programs, or activities. The Franklin Transit Authority will make all reasonable modifications to policies and programs to ensure that people with disabilities have an equal opportunity to enjoy all of its programs, services, and activities.

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

The City of Franklin has a continuous dialogue with our community-based organizations. The City has affordable housing in place for women who are re-entering the community from incarceration, <https://oakcottage.org/>.

Additionally, for persons with disabilities WAVES, a 501c3 is available for families. They receive support through Adult Day Programs, Community Integration, Residential Services, and Employment Services.

Our Public Housing Authority is well suited for our elderly and frail elderly with units designed for everyday mobility.

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

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PLAN\_SECTION\_ID=[1350402000]>

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

The City of Franklin is an Entitlement Community; however, we will continue to support our Community Service Partners/Continuum of Care committee, participate in community events, interact with area service providers, and financially support programs as funding allows.

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

In accordance with the identified goals established in the plan, the city plans to continue to focus on housing for low to moderate income residents. These residents may include persons with special needs.

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

### Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Tennessee Code Annotated Section 13-4-201 authorizes the City of Franklin to create a general plan for physical development. The City has identified few negative effects of public policies on affordable housing and residential investment. The local building code is consistent with that of the international, federal, and state codes. However, the cost of real estate within the city limits has skyrocketed. The average price of a home in Franklin surpasses 900k.



Hard Bargain Duplex



**Other side of duplex**

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

### Introduction

The City of Franklin continues to develop a visually attractive city, encouraging aesthetic and visual amenities within the City. We provide equal access to the significant natural features, open green space, and resources for the community. We have a division that works to preserve historically or architecturally significant buildings, sites, or areas. The City may partner with Middle Tennessee State University to open a satellite office in the historic Natchez neighborhood.

### 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	51	51	0	0	0
Arts, Entertainment, Accommodations	4,071	8,970	14	15	1
Construction	1,126	3,441	4	6	2
Education and Health Care Services	5,372	8,363	19	14	-5
Finance, Insurance, and Real Estate	2,906	7,201	10	12	2
Information	1,127	2,432	4	4	0
Manufacturing	1,816	3,396	6	6	0
Other Services	1,069	1,896	4	3	-1
Professional, Scientific, Management Services	5,129	12,137	18	20	2
Public Administration	0	0	0	0	0
Retail Trade	3,702	10,353	13	17	4
Transportation and Warehousing	914	767	3	1	-2
Wholesale Trade	1,392	2,373	5	4	-1
Total	28,675	61,380	--	--	--

**Table 40 - Business Activity**

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)



## Labor Force

Total Population in the Civilian Labor Force	43,639
Civilian Employed Population 16 years and over	42,275
Unemployment Rate	3.09
Unemployment Rate for Ages 16-24	5.52
Unemployment Rate for Ages 25-65	2.58

**Table 41 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	17,635
Farming, fisheries and forestry occupations	1,415
Service	2,905
Sales and office	9,470
Construction, extraction, maintenance and repair	1,644
Production, transportation and material moving	1,005

**Table 42 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	21,704	61%
30-59 Minutes	11,701	33%
60 or More Minutes	2,111	6%
<b>Total</b>	<b>35,516</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2016-2020 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	1,360	10	669

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	2,810	265	1,140
Some college or Associate's degree	6,815	160	1,600
Bachelor's degree or higher	24,575	705	4,200

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	70	94	325	585	235
9th to 12th grade, no diploma	780	200	280	554	529
High school graduate, GED, or alternative	1,295	855	1,135	2,245	2,165
Some college, no degree	1,650	1,380	1,530	3,160	1,935
Associate's degree	255	743	550	1,205	715
Bachelor's degree	1,230	4,775	5,190	8,740	2,425
Graduate or professional degree	230	2,495	3,210	5,064	2,240

**Table 45 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	121,903
High school graduate (includes equivalency)	133,192
Some college or Associate's degree	209,085
Bachelor's degree	433,993
Graduate or professional degree	640,130

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

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

Franklin is quickly moving from a suburb of Nashville to an emerging employer for the corporate world. <https://livability.com/tn/franklin/education-careers-opportunity/top-25-employers-in-franklin-and-williamson-county-tn/>.

Over half of the largest publicly traded companies in Middle Tennessee call Williamson County home. As the location of choice for today's business leaders, Williamson County leads the way in population, employment and per capita income growth. These are the county's top 5 private sector employers.

1. Community Health Systems Inc. 3,255 employees
2. Nissan North American 1,850 employees
3. UnitedHealthcare 1,816
4. Williamson Medical Center 1,609 employees
5. Optum, Inc. 1,600 employees

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

The City often sends out community satisfaction surveys; the one consistent comment is traffic is an issue in the city. The workforce in Franklin trends toward businesses that may find higher education more appealing.

Education statistics for Williamson County/Franklin, TN:

High school graduate or higher, percent of persons aged 25 years+, 2019-2023 = 95.9%

Bachelor's degree or higher, percent of persons aged 25 years+, 2019-2023 = 64.3%

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

Franklin is part of Williamson County, where more than 6,000 local industry employers call home, including the corporate headquarters for 40 companies. 12 of the 25 largest publicly traded companies in the Nashville region are in Williamson County, including #1-#5 and #7 of the top 10. According to *Inc. Magazine's* 5000 list, 33% of the fastest growing companies in Tennessee are in

Williamson County. The City is an active participant in the community including the vision for the future.

<https://docs.google.com/spreadsheets/d/1SlwX0KxLLpmcHeGxb8HtdBm8Z6Du2r0HN9OSO3-66TA/edit?pli=1&gid=1695220174#gid=1695220174>

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

The City of Franklin contains a highly educated workforce which meets the needs of the high-tech and professional businesses located within the City. However, many low-income residents do not possess the skills needed to obtain sufficient employment to raise income. Living in Franklin means you have direct access many opportunities for higher education and an extremely well educated workforce. Within the Nashville region there are 24 four-year universities and colleges with over 92,000 students enrolled, 8 community colleges with over 32,000 students enrolled and 14+ career colleges with nearly 10,000 students enrolled. 64.3% of the City of Franklin hold a Bachelor's degree or higher.

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

The State of Tennessee has a program that supports community colleges or trade schools that makes it possible for students to graduate debt free and move into the workforce quickly. Tennessee Promise is both a scholarship and mentoring program focused on increasing the number of students who attend college in our state. It provides students a last-dollar scholarship, meaning the scholarship will cover the cost of tuition and mandatory fees not covered by the Pell grant, the HOPE scholarship, or the Tennessee Student Assistance Award. Students may use the scholarship at any of the state's 13 community colleges, 24 colleges of applied technology, or other eligible institution offering an associate degree program.

Tennessee Promise's success is also evident in the increasing number of Tennesseans earning technical credentials from TCAT campuses, now representing nearly 17% of Tennessee Promise enrollments compared to 12% in the program's first year. Governor Bill Lee's ongoing commitment to Tennessee Promise includes a nearly \$1 billion investment to the Tennessee Board of Regents (TBR) to expand TCAT growth in 2023 which continues to support affordable education and workforce-aligned programs, benefiting students and Tennessee's economic development.

### **Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDs)?**

No

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

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### **Discussion**

The City of Franklin is a partner with Williamson, Inc. for City based economic development initiatives.

Mayor (Dr.) Ken Moore also has a seat on the Transportation Policy Board. This board oversees the development of the region's federally-required long range transportation plan and short range transportation improvement program and serves as a forum for ongoing conversations about local transportation issues.

## **MA-50 Needs and Market Analysis Discussion**

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

The city has not identified where a concentration of households facing multiple housing problems exists, with a concentration being a majority of households within the area/neighborhood.

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

Overall the City of Franklin has become very expensive including the neighborhoods that were more minority and low income concentrated. These include Hill Estates, Cadet Place and Rolling Meadows.

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

<b>Population</b>	<b>86,328</b>
<b>Households</b>	<b>33,538</b>
<b>Median Age</b>	<b>39.6</b>
<b>Median HH Income</b>	<b>100,165</b>

<https://williamsonchamber.com/living/community-profiles/>

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

All census tracts within the City of Franklin have community assets in their areas that include walkable business districts, parks, trail systems, schools and churches.

### **Are there other strategic opportunities in any of these areas?**

A Consulting firm suggested officials consider the following options to maximize affordable housing, senior friendly housing and dwellings that address the missing middle.

Housing strategies which include prioritizing walkable, human scale building form by diversifying housing types, especially for the missing middle type of housing that is available for low to moderate-income households.

Encouraging housing supply that aligns with demographic and market trends by encouraging more senior-friendly options, such as accessory dwelling units, duplexes, and cottage cluster homes

<https://franklintomorrow.org/census-data-shows-williamson-county-aging-city-studying-housing-to-fit-the-population/>



**Hill Estates**

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

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

Broadband wiring and connections do exist throughout all neighborhoods within the City of Franklin. Furthermore, WiFi is available at most public locations, including our Public Housing neighborhoods and the public library. There is a free computer lab available to the residents of the Hard Bargain Neighborhood in the public Community Center. The table below reflects total internet accessibility for the City of Franklin. <https://www.census.gov/quickfacts/franklincitytennessee>

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

Several service providers exist throughout the jurisdiction.

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

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

The City of Franklin has 3,426 acres of land within the SFHA (Special Flood Hazard Area) and has a State Certified Flood Plain Manager on staff. The City of Franklin is often challenged by rising waters along the Harpeth River. The May 2010 flood significantly impacted citizens of all income levels. Complete analysis of natural hazards risks can be accessed through the Williamson County Multi-Jurisdictional Hazard Mitigation Plan, 294-HMP-2024.

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

Based upon the reported damages that followed the 2010 flood, flooding reaches households of all income levels. Vulnerability is better considered as a result of recovery methods for the same given the lack of resources available to replace flood damaged items. There are currently 444 active NFIP policies in place while there are 983 structures located within the SFHA.



**Flood Plain**

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The overall strategy of the Consolidated Plan is that residents of the city might have safe, affordable and accessible housing; access to a comprehensive network of housing, economic and other support services, and access to quality public facilities. To meet this goal the City will:

- Strive to maintain the current housing stock in a standard and code compliant form through housing rehabilitation assistance
- Endeavor to provide decent, affordable housing to low-income families and nonprofit housing service providers through new construction and existing housing
- Supporting quality public and community facilities which meet the needs of low- and moderate-income individuals and those with special needs and disabilities
- Provide accessibility improvements to meet the needs of elderly persons and persons with disabilities
- To continue to promote nondiscriminatory practices throughout the community

### Future Franklin

<https://web.franklintn.gov/FlippingBook/EnvisionFranklin/17/#t=MTcscmlnaHQsNjguOTIsNDEuMzksNDExLjE4LDQ1Ny42MixyaWdodCxib3R0b20=>

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

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	City of Franklin
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Hard Bargain Neighborhood
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	4/1/2020
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	

	<b>Are there barriers to improvement in this target area?</b>	
<b>3</b>	<b>Area Name:</b>	Hard Bargain Neighborhood and Natchez Street
	<b>Area Type:</b>	Low to moderate income
	<b>Other Target Area Description:</b>	Low to moderate income
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

**General Allocation Priorities**

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

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

The Hard Bargain neighborhood is a traditionally African American community in Franklin, that developed on land bought by a former slave from his former master after the Civil War. Today, 130 households comprise the Hard Bargain Neighborhood. The mission of the Hard Bargain Association is to preserve the historic Hard Bargain neighborhood by renovating existing homes, building high quality

affordable homes and stabilizing the neighborhood. Hard Bargain will continue to be a diverse and vibrant community to be proud of for generations to come.

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

### Priority Needs

Table 48 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Maintain Existing Dwelling Units
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children
	<b>Geographic Areas Affected</b>	Low to moderate income City of Franklin Hard Bargain Neighborhood
	<b>Associated Goals</b>	Advocacy Natchez
	<b>Description</b>	Maintaining the current housing stock in a standard and code compliant form is a very high priority as the city continues to grow from a small town to a much desired urban area. Through evaluation of the community needs assessment and market analysis, consultations with community-based housing service providers, and through public comments, the need for maintaining the existing housing stock has been determined as a high priority by the city.
	<b>Basis for Relative Priority</b>	This is a critical need within the community as residents strive to keep their homes that have been here for decades.

### Narrative (Optional)

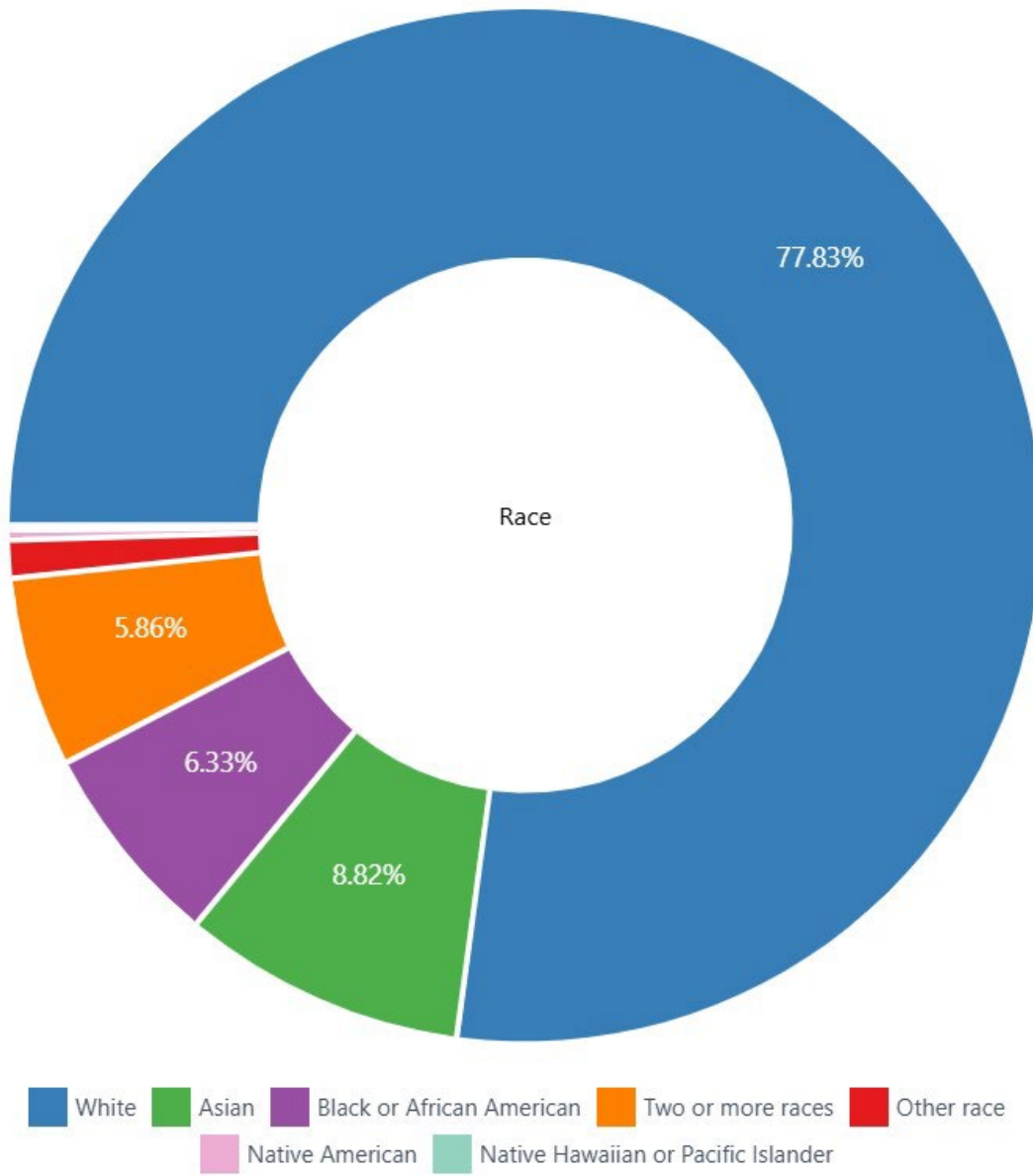
Through multiple meetings and conversations with our non-profits, our community-based organizations, and with the public Housing Commission the city has determined that providing accessibility improvements to benefit elderly residents or residents with special needs or disabilities, as well as, working to create new deed restricted, affordable is our high priority need.

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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	N/A Rental support comes through our public housing authority and the non-profits.
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	N/A The City of Franklin CDBG funds will not be used for TBRA. Instead, these funds will be used for home rehab and new construction. These are the only funds the City receives directly.
Rehabilitation	The city will continue to partner with our non-profits to ensure continued maintenance of a home is maintained to meet HUD's requirements of safe, decent and in good repair. City staff do communicate if a situation is found and we work together to find a solution. For low-income residents, when household budgets are burdened by costs of living it is difficult to afford additional maintenance expenses which can occur with or without warning.
Acquisition, including preservation	N/A The City of Franklin CDBG funds will continue to be used for home rehab and new construction. These are the only funds the City receives directly. If a property became available for acquisition, the City will reach out for private partnerships in an attempt to save a home from demo and being replaced by a much more expensive home.

**Table 49 – Influence of Market Conditions**



**Population Graph**

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

**Introduction**

The City of Franklin is an entitlement community of HUD’s Community Development Grant Program. As such, the city receives a yearly allocation of funds to undertake the projects and activities identified to meet the goals of the Consolidated Plan. The city reviews project proposals from potential subrecipients to determine how to best use the CDBG funds to meet the most urgent needs of the low- and moderate-income residents of the city. The City will seek partnerships that will support the proposed project; projects with additional funds to be leveraged have a better likelihood of being funded since it indicates that many resources are being used to meet the specific goal.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	364,925	0	38,055	402,980	1,459,700	The city anticipates receiving \$364,925.00 in entitlement CDBG funds for the upcoming year. These are the only funds the city will receive. Carry over funds from prior years is anticipated to be \$

**Table 50 - Anticipated Resources**

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

The City of Franklin will review all subrecipient project funding requests for how additional resources (private, state, and local funds) may be leveraged to accomplish the goals of the project. Applicants must indicate how additional funding will be obtained, or give an indication of an attempt to obtain, when applying for CDBG funds. Matching funds are not required for CDBG projects.

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

The City continues to search for publicly owned land or lots that may be used as a baseline for the construction of affordable housing. The goal is that lots owned by the city will continue to be used for building additional affordable housing dwellings when funding allows. Our Housing Commission has supported a Round-Up program to help offset fees associated with the installation of water & wastewater taps. Additionally, the Commission is preparing to discuss a financial incentive program for the construction of affordable, deed restricted dwellings.

**Discussion**

With the finite amount of CDBG funds allocated to the City on an annual basis the City has determined that the best way to accomplish the goals of the Consolidated Plan is to maintain and continue to develop a strong collaborative effort between public and private initiatives. With a collaborative effort, additional resources are able to be leveraged throughout the year by many different projects.

## 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
Franklin Housing Authority	PHA	Public Housing Rental public facilities	Region
Community Housing Partnership	Non-profit organizations	Homelessness Ownership Rental	Region

**Table 51 - Institutional Delivery Structure  
Assess of Strengths and Gaps in the Institutional Delivery System**

The City of Franklin is the agency tasked with implementing the CDBG annual allocation and creating a viable Consolidated Plan. The City has worked extensively to develop a public and private cooperative environment which has led to many community development and housing programs and initiatives which meet the needs of low and moderate income residents of the city. The partnerships which exist are strong and communication is a large part of our success. At this time, the city has not identified any gaps within the existing institutional structure.

### 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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance			
Mortgage Assistance			
Rental Assistance	X		
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care			
Education			

Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS			
Life Skills	X		
Mental Health Counseling	X		
Transportation			
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

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

The City of Franklin supports Williamson County Homeless Alliance organization that provides service to special needs residents and persons experiencing homelessness. This alliance continues to develop and work to maintain a permanent transitional sanctuary that meets the needs of this population. Their efforts include partnering with the City, non-profits, businesses, and churches. Additionally, a round table meet and discussion is held bi-monthly to share ideas and build collaboration.

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

The City of Franklin receives approximately 300k each year in CDBG funds; with these funds the City strives to coordinate with the non-profits within our community to ensure we are not offering duplicate services. This allows for all of the population that needs assistance be served. This will be especially helpful in learning the strengths and weaknesses of various outreach programs.

Franklin is experiencing an affordable housing crisis. As of December 2024, the average rent in Franklin, TN is \$1,753 per month. For comparison, the national average rent price in the US is currently \$1,559/month, which means Franklin rent prices are 12% higher than the national average. When you rent an apartment in Franklin, you can expect to pay about \$1,705 per month for a studio, \$1,753 for a one-bedroom apartment, and around \$2,121 for a two-bedroom apartment. If you opt for a three-bedroom rental, you could pay \$2,992 or more. This is approximately four to five hundred dollars (\$400 - \$500) more than the 2023/2024 HUD fair market rent table. The City continues to work with our PHA and the various non-profits to search for a means of addressing housing needs and costs. However, the City of Franklin continues to grow in population which may be driven by the public-school system and its urban living style.

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

The City recognizes that the success of the current service delivery system is a product of the current collaborative environment which exists between organizations of our private and public sectors. Maintaining this environment is vital to the success of the implementation of this five-year plan and ultimately to meeting the priority needs that have been determined in this plan.

**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	Advocacy	2024	2029	Affordable Housing Public Housing	Hard Bargain Neighborhood and Natchez Street City of Franklin Hard Bargain Neighborhood	Maintain Existing Dwelling Units	CDBG: \$931,340	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 30 Households Assisted  Homeowner Housing Added: 2 Household Housing Unit  Homeowner Housing Rehabilitated: 1 Household Housing Unit
2	Natchez	2026	2026	Affordable Housing	Hard Bargain Neighborhood and Natchez Street	Maintain Existing Dwelling Units	CDBG: \$931,340	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted  Homeowner Housing Added: 1 Household Housing Unit

**Table 53 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Advocacy
	<b>Goal Description</b>	The City is working with both our PHA and local non-profits to build new, affordable, deed restricted homes and rehab our public housing. This includes assisting with the cost of sewer lines, sidewalks and infrastructure. We completed one duplex in 2024 and are on track to finish the two new homes by the end of 2026.
2	<b>Goal Name</b>	Natchez
	<b>Goal Description</b>	The City is partnering with a non-profit to build a new, affordable, deed restricted home in the historic Natchez neighborhood. The city contributed directly to this project with the donation of the land, the movement of the sewer line, the appraisal cost and the recording of the deed. Our planning, engineering department and streets department worked side by side to help design a home that will fit this lot.

### **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)**

The City of Franklin does not receive HOME funds; however, we consistently work toward creating affordable homes for our low-moderate income residents.

**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 City of Franklin is not a public housing authority (PHA). As such, there are no federally funded, governmentally owned public housing units within the City of Franklin.

**Activities to Increase Resident Involvements**

N/A

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

No

**Plan to remove the ‘troubled’ designation**

N/A

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

### **Barriers to Affordable Housing**

The Tennessee Code Annotated Section 13-4-201 authorizes the City of Franklin to create a general plan for physical development. The City has identified few negative effects of public policies on affordable housing and residential investment. The local building code is consistent with that of the international, federal, and state codes. However, the cost of real estate within the city limits has skyrocketed. The average price of a home in Franklin surpasses 900k.

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

The City is active in the community and will continue to review any public comments received regarding current policies in order to remove any barriers that might exist but that the city is currently unaware. The largest barrier the city faces is land cost and availability. No barriers were identified within the community survey that informed the creation of this plan, despite a direct question around the existence of barriers to affordable housing. In fact, with the recent enactment of the RB-2 zoning district, additional allowances are in place to allow accessory dwelling units within a small area of the city where increased density is consistent with development best practices. The City will continue to explore moderization opportunities in the future.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

Many services exist within the City of Franklin to meet the needs of homeless persons within the community, all of which are provided by community-based public and nonprofit agencies. The provision of these services is a collaborative effort facilitated by the Homeless No More Continuum of Care. The Midland County Continuum of Care will continue with taking the lead on reaching out to homeless persons and assessing their individual needs. City staff will continue to participate with the Continuum in order to stay informed on the needs that exist and to coordinate the efforts between the public and nonprofit sectors.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City will continue to support organizations which operate emergency shelter or transitional housing with funding options. Where an urgent need exists, the city will work to meet that need through the financial resources available through the CDBG program.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The city will continue to work with the many partners who provide direct assistance to individuals and families who are in need of these services. Funding opportunities through the CDBG program will be available on a yearly basis to provide additional financial assistance to organizations which are working to meet these needs. Additionally, the city will continue to participate in the Continuum of Care.

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

The City will keep open communication with our non-profits and community based organizations to address the needs faced by those that find themselves in need of support. Additionally, we will continue to maintain the current quality housing opportunities that currently exist.

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

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

The City of Franklin complies with all federal regulations regarding lead-based paint and requires that all staff and contractors of subrecipients are educated in working with and testing for lead based paint. The city shares lead education with its residents and the City has information on lead based paint available to the public about the risk of lead poisoning and how to minimize it. Information has also been placed in the Building Code Department. The State of Tennessee maintains a list of certified abatement companies.

[https://www.tn.gov/content/dam/tn/environment/solid-waste/documents/toxic-substance/sw-leadhazard/sw\\_tsp\\_certified-firm-list.pdf](https://www.tn.gov/content/dam/tn/environment/solid-waste/documents/toxic-substance/sw-leadhazard/sw_tsp_certified-firm-list.pdf)

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

The City of Franklin falls into the County seat of Williamson County. Williamson County is charged with the management of general community health. Through partnerships with local, state and federal entities can provide the necessary resources to effectively handle medical, biological, chemical and environmental emergencies.

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

The City of Franklin complies with all federal regulations regarding lead-based paint. Full compliance is a policy of the housing rehabilitation program administered by the city. The program is administered in a way which ensures the procedures follow the policy.

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

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

At this time poverty in the City of Franklin is multiple, with just 4% living below the poverty level. The overall goals of the community development and housing programs for the City of Franklin are that residents of the city shall have safe, affordable and accessible housing; access to a comprehensive network of housing, economic and other support services; and access to quality public facilities. Through providing a public and private cooperative environment leading to effective community development and housing programs and initiatives, the city will be able to reduce the number of poverty-level families within the community. Coordination with community-based organizations is necessary to provide the hands-on programs and services which assist poverty-level residents in obtaining the skills, education, training and employment necessary to raise income sufficient to maintain a home at market rent.

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

The goals, programs, and policies of the city which are outlined in this plan will all work to coordinate efforts in providing additional affordable housing. With limited resources available through CDBG, it is important that the city collaborate and support direct service agencies to provide additional housing. The Public Housing Authority will continue to be managed in a way which provides the availability of affordable senior housing choices, as well as choices for our low-to-moderate income persons.

## **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**

Monitoring of the city's programs, and those undertaken by subrecipients, is an ongoing process within the city and with our subrecipients. The City of Franklin monitors its performance through the Consolidated Annual Performance and Evaluation Report (CAPER), which is submitted to HUD for approval on a yearly basis. Staff also monitors program timeliness through financial reports and quarterly drawdowns. The City of Franklin reviews requests for reimbursement from subrecipients prior to authorizing payment for activities. The city makes certain that all procedures and requirements specified in the Subrecipient Agreements are followed to ensure compliance with all HUD regulations. The city will continue to reserve the right to take corrective actions as necessary.

## Expected Resources

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

#### Introduction

The City of Franklin is an entitlement community of HUD’s Community Development Grant Program. As such, the city receives a yearly allocation of funds to undertake the projects and activities identified to meet the goals of the Consolidated Plan. The city reviews project proposals from potential subrecipients to determine how to best use the CDBG funds to meet the most urgent needs of the low- and moderate-income residents of the city. The City will seek partnerships that will support the proposed project; projects with additional funds to be leveraged have a better likelihood of being funded since it indicates that many resources are being used to meet the specific goal.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	364,925.00	0.00	38,055.00	402,980.00	1,459,700.00	The city anticipates receiving \$364,925.00 in entitlement CDBG funds for the upcoming year. These are the only funds the city will receive. Carry over funds from prior years is anticipated to be \$

**Table 54 - Expected Resources – Priority Table**

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

The City of Franklin will review all subrecipient project funding requests for how additional resources (private, state, and local funds) may be leveraged to accomplish the goals of the project. Applicants must indicate how additional funding will be obtained, or give an indication of an attempt to obtain, when applying for CDBG funds. Matching funds are not required for CDBG projects.

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

The City continues to search for publicly owned land or lots that may be used as a baseline for the construction of affordable housing. The goal is that lots owned by the city will continue to be used for building additional affordable housing dwellings when funding allows. Our Housing Commission has supported a Round-Up program to help offset fees associated with the installation of water & wastewater taps. Additionally, the Commission is preparing to discuss a financial incentive program for the construction of affordable, deed restricted dwellings.

**Discussion**

With the finite amount of CDBG funds allocated to the City on an annual basis the City has determined that the best way to accomplish the goals of the Consolidated Plan is to maintain and continue to develop a strong collaborative effort between public and private initiatives. With a collaborative effort, additional resources are able to be leveraged throughout the year by many different projects.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

## Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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1	Advocacy	2024	2026	Affordable Housing Public Housing	Hard Bargain Neighborhood and Natchez Street City of Franklin Hard Bargain Neighborhood	Maintain Existing Dwelling Units	CDBG: \$318,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
								Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit Buildings Demolished: 0 Buildings Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit

Table 55 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Advocacy
	<b>Goal Description</b>	With the finite amount of CDBG funds allocated to the City on an annual basis the City has determined that the best way to accomplish the goals of the Consolidated Plan is to maintain and continue to develop a strong collaborative effort between public and private initiatives. With a collaborative effort, additional resources may be leveraged throughout the year to accomplish the goals identified in this plan. The goals addressed in this plan are on track to be completed before the end of 2026.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The City of Franklin is an entitlement community of HUD’s Community Development Grant Program. As such, the city receives on a yearly basis an allocation of funds to undertake the projects and activities identified to meet the goals of the Five-Year Consolidated Plan. The city reviews project proposals from potential subrecipients to determine how to best use the CDBG funds to meet the most urgent needs of the low- and moderate-income residents of the city. The city makes a concentrated effort to work with all non-profits and the public business community to leverage their CDBG allocation for maximum results.

### Projects

#	Project Name

Table 56 – Project Information

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

## AP-38 Project Summary

### Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimate number of funds will the act
<TYPE=[pivot_table] REPORT_GUID=[54A4ED67473EDAEE248792836A1D83B0]>							

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

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

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Hard Bargain Neighborhood and Natchez Street	10
City of Franklin	40
Hard Bargain Neighborhood	50

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

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

We have and will continue to assist with public facility and infrastructure projects that are areas of priority for the City.

### **Discussion**

City leaders are discovering the value of mature & well-maintained homes within our various neighborhoods, especially those established for our average income resident. We will continue our efforts to preserve the neighborhoods that are the backbone of our community, including community outreach through our various non-profits and partners.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City of Franklin will continue to collaborate with its non-profit community partners to provide affordable rental and homeowner housing, including assistance to people with disabilities. The City continues to build new, affordable, deed restricted homes that meet HUD's definition of affordable. This is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities. We will also continue to search for vacant land/lots or underused property that may be redeveloped to accommodate affordable housing.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	1
Total	1

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	1
Acquisition of Existing Units	0
Total	3

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

#### Discussion

The City will continue to focus on providing new affordable, deed restricted housing to meet the goals of having a diversified community. In addition to building new, affordable homes and the rehabilitation of existing homes, the City works with The Gear Foundation. The Foundations mission is to advocate for those with disabilities, focusing on connecting them, their parents, and caregivers with essential resources and services. The City of Franklin appreciates and values our CDBG allocation which averages 300k annually. We will continue to seek out partners and leverage opportunities to meet the needs of affordable housing for our residents.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Franklin supports the independent Franklin Housing Authority (FHA). FHA serves 318 families through Public Housing, Affordable Housing and subsidized and low income housing tax credit units.

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

FHA offers housing through multiple programs including:

- Public Housing
- Section 8 Vouchers
- VASH Vouchers
- Mainstream Vouchers
- Homeless No More

Additionally, they have partnered with the Elmington Affordable division to bring approximately 200 affordable rental dwellings to the City of Franklin.

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

They work with their residents' to improve their quality of life by offering opportunities to participate in a multitude of community, educational and recreational programs, as well as job readiness and training initiatives including: ROSS, FSS and Homeless No More.

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

Our PHA is not in trouble and continues to assist residents in need.

### **Discussion**

N/A

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

### **Introduction**

Through collaboration with the Franklin Housing Authority and the Williamson County Homeless Alliance, the city will continue to provide assistance in meeting the needs of homeless and other special needs persons. The City of Franklin does not receive any additional funds or Emergency Shelter Grant funds to address homeless assistance.

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

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

The City of Franklin will continue to be a member of the Continuum in order to stay informed on the needs that exist and to coordinate the efforts between the public and nonprofit sectors. It has been noted that some families or individuals may require only limited assistance for a short period of time as they settle into Franklin or they are attempting to re-locate somewhere else.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City will continue to provide the opportunity for organizations which operate emergency shelter or transitional housing to receive funding through the CDBG program. Where an urgent need exists, the city will work to meet that need through the financial resources

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The city will continue to work with the many partners who provide direct assistance to individuals and families who are in need of these services. Funding opportunities through the CDBG program will be available on a yearly basis to provide additional financial assistance to organizations which are working to meet these needs. Additionally, the city will continue to participate in the Continuum of Care which facilitates these services to meet these needs in order to stay informed with the needs of our community.

#### **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly**

**funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The city will continue to provide financial support through the CDBG program to assist our partners so they are able to address the needs of our most vulnerable population. Maintaining the high-quality housing services that exist within the community is a vital part of meeting this need.

### **Discussion**

The City will continue to work with its many community partners to address the homeless needs within the community. Collaboration with multiple organizations will allow for the leveraging of additional resources, which will be vital to the success of these endeavors.

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

### **Introduction:**

The proposed projects of the First Year Action Plan are intended to be in direct line with the goals and strategy of the 5-Year Consolidated Plan. Affordable housing continues to be the number one issue raised with residents. The City continues to work directly with the community and non-profits to address the main objective/goal of bringing and keeping affordable housing in the city. These activities target the priority needs of the community while also meeting the statutory goals of the CDBG program.

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

The City of Franklin will continue to research and investigate the potential challenges that serve as barriers to affordable housing. We have established a fee reduction policy to encourage more development of affordable housing. The City wants people to be able to live here and be a active part of the community.

### **Discussion:**

It has been suggested that there is a harmful link between high housing costs and employee recruitment, productivity, and retention, which hurts businesses and a community's economy. "Over 80% of the national GDP is generated in U.S. metros and increasing housing affordability there may help grow the U.S. economy. Therefore, policies to increase housing affordability, long seen as a social imperative, may well be an economic imperative also".

<https://www.tandfonline.com/doi/full/10.1080/10511482.2022.2065328>

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The city continues to support activities which best meet the most urgent needs of the community. While use of CDBG funding is limited to only eligible activities, the city will work using additional local funds toward meeting the needs for affordable housing in the city. The city will continue to address barriers to affordable housing, collaborating with non-profit organizations, for-profit developers, foundations, and the private sector to identify additional resources to expand the availability of affordable housing.

### **Actions planned to address obstacles to meeting underserved needs**

The city, through city staff, the Housing Commission, and with the support of our Board of Mayor and Aldermen, have determined the needs that are the most urgent and underserved. The proposed activities have been selected to meet the most underserved within the community.

### **Actions planned to foster and maintain affordable housing**

The city will continue to partner with the non-profits and community leaders in efforts to provide additional affordable housing units within the city, which can be barrier-free or be constructed with specific accessibility measures in mind. We will continue to strive to save homes or assist with repair assistance to low-income households in order to preserve the existing affordable housing stock within the city.

### **Actions planned to reduce lead-based paint hazards**

The City of Franklin currently complies with all federal regulations regarding lead-based paint. Full compliance is a policy of the housing rehabilitation program administered by the city. The program is administered in a way which ensures the procedures follow the policy in order to ensure full compliance. The city will continue to operate in this way and will ensure that all subrecipients comply with lead-based paint regulations as well.

### **Actions planned to reduce the number of poverty-level families**

Per the last census data available, the City of Franklin has a poverty rate of 4.8%. We have an active community and will, as economically feasible, support social service agency programs that provide life skills education, emergency shelter and transitional housing, to our residents, especially our low and

moderate-income residents in an effort to keep them out of poverty during times of economic crisis.

<https://www.census.gov/quickfacts/fact/table/franklincitytennessee/IPE120223#IPE120223>

### **Actions planned to develop institutional structure**

The city is committed to addressing local housing, public service and community development needs in a manner consistent with HUD's CDBG program objectives. This includes the delivery of programs that improve the quality of housing for low and moderate-income homeowners. The city will continue to seek to develop new partnerships, as well as, maintain our current public/private cooperative environment that currently exists. We will seek increased opportunities for ownership of affordable housing for our low-to-moderate income residents.

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

As previously indicated, coordination between the city and our public housing authority is of paramount importance to the success of this plan. The city and Franklin Housing have a solid relationship working toward attainable goals together. The city will continue to work to further develop these relationships.

### **Discussion:**

Through community collaboration between the public and private sector, the city will work through the mentioned activities to best meet the needs of low- and moderate-income residents. Our five-years Consolidated Plan will address and follow the goals and objectives identified within this plan.

## Program Specific Requirements

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

#### Introduction:

Projects planned using our CDBG funds will be available during the year as identified in the Projects Table. The city only receives CDBG funds, that are used to assist with affordable housing.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

#### Other CDBG Requirements


1. The amount of urgent need activities	0
<code>&lt;TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]&gt;</code>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text]  
REPORT\_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

This 5-year Consolidated Plan is proposed to include the years of 2024 to 2029.

## **Attachments**

## Citizen Participation Comments




**NOTICE OF PUBLIC MEETING**  
**Regarding the 2024-2029 Five-Year**  
**Consolidated Plan for Housing and**  
**Community Development for Franklin, TN**

**Date:** Thursday, March 20, 2025  
**Time:** 5:00 to 6:15 p.m.  
**Place:** Interim City Hall  
120 Ninth Avenue South  
Development Services Building

A Public Meeting for the Five-Year Consolidated Plan for Housing and Community Development for the City of Franklin will take place at the interim City Hall first floor of the Development Services office located at 120 Ninth Avenue, South. The Consolidated Plan is a requirement for the City of Franklin to receive funds through the Community Development Block Grant (CDBG) program of the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan is a comprehensive planning document on housing and community development that includes an analysis of the current housing market, an assessment of the affordable and community development needs, strategies and goals for meeting the needs identified, and an annual action plan for utilizing CDBG funds allocated to the City of Franklin. As required, the Plan identifies specific strategies to address affordable housing in general, non-housing community development, and supportive housing for persons with special needs.

Written comments may be directed to CDBG Plan, c/o Kathleena L. Sausser, City Hall, 120 Ninth Avenue, South 109 Franklin, TN 37064. You may also reach out via phone, 615-550-6608.

 **To request a reasonable accommodation contact: 615-791-3277. Please dial 711 for access to Telecommunications Relay Services.**





City of Franklin

Mailing Address:
100 3rd Ave S
Franklin, TN 37064
(615) 791-3217

Meeting Agenda

Work Session

Tuesday, May 13, 2025

5:00 PM

Williamson County Auditorium

MEETING LOCATION

Williamson County Auditorium
1320 West Main Street

CALL TO ORDER

CITIZEN COMMENTS

Comments on agenda items may be made in person or by emailing recorder@franklinton.gov before noon on the day of the meeting. Comments will be submitted for the record.

WORK SESSION DISCUSSION ITEMS

- 1. Discussion Of The Draft Master Plan For Creekside Property With Kimley-Horn And Associates, Inc
Sponsors: Lisa Clayton, Torrey Barnhill, Alisha Eley
2. Development Activity Report
Sponsors: Michael Walters Young, Katherine Harelson
3. Consideration Of COF Contract No. 2025-0125, With Toll Brothers, Inc. For Parkland Impact Fee And Construction Agreement For Magnolia Green Subdivision
Sponsors: Lisa Clayton, Heather Eusebio
4. Consideration Of Resolution 2025-31, A Resolution Adopting The 2024-2029 Consolidated Plan And The First Year, Annual Action Plan, And Authorizing A Request For Housing And Urban Development Community Development Block Grant Funding
Sponsors: Tom Marsh, Kathleen Sauseda
5. Consideration Of Resolution 2025-24, A Resolution Adopting A Plan Of Services For The Annexation Of Property Located West Of Hillview Lane And North Of Coleman Road, At 1247 Hillview Lane By The City Of Franklin, Tennessee. Establishing A Public Hearing On June 24, 2025
FMPC 4/24/25, 7-0
Sponsors: Emily Wright, Amy Diaz-Barriga, Joseph Bryan
6. \*Consideration Of Resolution 2025-25, A Resolution To Annex One Property, Consisting Of 311.21 Acres, Located West Of Hillview Lane And North Of Coleman Road At 1247 Hillview Lane, And Not Adjoining The City Limits Within The Southern Part Of The Franklin Urban Growth Boundary (UGB).

Calendar

## Housing Commission

**Date:** 02/06/2025 8:00 AM - 9:00 AM

**Location:** Eastern Flank Battlefield Park  
1368 Eastern Flank Circle  
Franklin, Tennessee 37064

DRAFT presentation of the upcoming 5-year Consolidated Plan with ITUD.

[Return to full list >>](#)

## Calendar

City of Franklin Calendar of Meetings and Events

< PREVIOUS MONTH **MARCH 2025** NEXT MONTH >

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
23	24	25	26	27	28	1 9:00 AM <u>Community CPR (non-certification)</u>
2	3	4	5	6 8:00 AM <u>Housing Commission</u>  3:00 PM <u>Budget &amp; Finance Committee Meeting</u>  6:00 PM <u>CANCELLED - Board of Zoning Appeals</u>	7 8:00 AM <u>Housing Commission</u>	8 8:00 AM <u>Housing Commission</u>

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
9 8:00 AM <u>Housing Commission</u>	10 8:00 AM <u>Housing Commission</u> 5:00 PM <u>Historic Zoning Commission</u>	11 8:00 AM <u>Housing Commission</u> 4:30 PM <u>Beer Board Meeting</u> 5:00 PM <u>BOMA Work Session</u> 7:00 PM <u>Board of Mayor and Aldermen Meeting</u>	12 8:00 AM <u>Housing Commission</u>	13 8:00 AM <u>Housing Commission</u> 8:00 AM <u>CITY OF FRANKLIN CIVIL WAR HISTORICAL COMMISSION</u>	14	15
16	17 1:00 PM <u>Historic Zoning Design Review Committee</u>	18	19 4:00 PM <u>Franklin Public Arts Commission</u>	20 3:00 PM <u>Budget &amp; Finance Committee Meeting</u> 5:00 PM <u>2024-2029 Five-Year Consolidated Plan for Housing and Community Development</u>	21	22

**Grantee SF-424's and Certification(s)**

CMB Number: 4040 000  
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424		
* 1. Type of Submission <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: 05/10/2025	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of Franklin"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 62600280	* c. UE: R010FR302ND5	
d. Address:		
* Street1: 105 Edd Avenue South	<input type="text"/>	
Street2: <input type="text"/>	<input type="text"/>	
* City: Franklin	<input type="text"/>	
County/Parish: <input type="text"/>	<input type="text"/>	
* State: TN: Tennessee	<input type="text"/>	
Province: <input type="text"/>	<input type="text"/>	
* Country: USA: UNITED STATES	<input type="text"/>	
* Zip / Postal Code: 37064-0305	<input type="text"/>	
e. Organizational Unit:		
Department Name: Building & Neighborhood Service	Division Name: <input type="text"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/>	* First Name: Kathleen	
Middle Name: <input type="text"/>	<input type="text"/>	
* Last Name: Eadsboro	<input type="text"/>	
Suffix: <input type="text"/>	<input type="text"/>	
Title: <input type="text"/>		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: 615-550-6607	Fax Number: <input type="text"/>	
* Email: kathleen@franklin.tn.gov		

Application for Federal Assistance SF-424	
<p>* 9. Type of Applicant 1: Select Applicant Type:</p> <input type="text" value="C: City or Township Government"/>	
<p>Type of Applicant 2: Select Applicant Type:</p> <input type="text"/>	
<p>Type of Applicant 3: Select Applicant Type:</p> <input type="text"/>	
<p>* Other (specify):</p> <input type="text"/>	
<p>* 10. Name of Federal Agency:</p> <input type="text" value="U.S. Department of Housing and Urban Development"/>	
<p>11. Assistance Listing Number:</p> <input type="text"/>	
<p>Assistance Listing Title</p> <input type="text" value="Community Development Block Grant"/>	
<p>* 12. Funding Opportunity Number:</p> <input style="background-color: yellow;" type="text"/>	
<p>* Title</p> <input type="text" value="Public Law 115-250 Community Development Block Grant (CDBG)"/>	
<p>13. Competition Identification Number:</p> <input type="text"/>	
<p>Title</p> <input type="text"/>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <input type="text"/>	
<p style="text-align: right;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </p>	
<p>* 15. Descriptive Title of Applicant's Project:</p> <input type="text" value="Participation of CDBG funding opportunity"/>	
<p>Attach supporting documents as specified in agency instructions</p> <p style="text-align: right;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </p>	

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant:  \* b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

**17. Proposed Project:**

\* a. Start Date:  \* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="164,925.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="164,925.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review or

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes  No

If "Yes", provide explanation and attach

**21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:  \* First Name:

Middle Name:

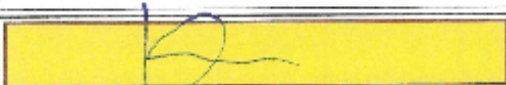
\* Last Name:

Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative  \* Date Signed:

**Applicant Assurances  
and Certifications**

**U.S. Department of Housing  
and Urban Development**

OMB Approval No. 2501-0017  
(expires 01/31/2016)

**Instructions for the HUD-424-B Assurances and Certifications**

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual must provide the following assurances and certifications. By submitting this form, you are stating that to the best of your knowledge and belief, all assertions are true and correct.

As the duly authorized representative of the applicant, I certify that the applicant (Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature):

Name: Ken Moore Title: Mayor  
Organization: City of Franklin, TN Date: 05/21/2025

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the applicant to act in connection with the application and to provide any additional information as may be required.
2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(c)) and implementing regulations (24 CFR Part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).
3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR Part B, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07), as amended, and implementing regulations at 24 CFR Part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.
4. Will comply with the Fair Housing Act (42 U.S.C. 2601-19), as amended, and the implementing regulations at 24 CFR Part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4801) and implementing regulations at 49 CFR Part 24 and 24 CFR 42, Subpart A.
6. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property acquisition and physical development activities subject to implementing regulations at 24 CFR parts 50 or 58.
7. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-L.L.L., Disclosure Form to Report Lobbying. I certify that I shall require all sub awardees at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian Tribes and TDHEs established under State law are not excluded from the statute's coverage. These certifications and assurances are material representations of the facts upon which HUD can rely when awarding a grant. If it is later determined that the applicant knowingly made an erroneous certification or assurance, may be subject to criminal prosecution. HUD may also terminate the grant and take other available remedies.

form HUD-424-B (02/2004)

### Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2025 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing

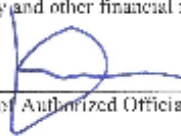
1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**OPTIONAL Community Development Block Grant Certification**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

  
\_\_\_\_\_  
Signature of Authorized Official

5-21-2025  
Date

Mayor  
\_\_\_\_\_  
Title

**CERTIFICATIONS**

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** --The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

**Anti-Lobbying** --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-L.L.L. "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701a) and implementing regulations at 24 CFR Part 75.

  
\_\_\_\_\_  
Signature of Authorized Official

5-21-25  
\_\_\_\_\_  
Date

Mayor  
\_\_\_\_\_  
Title

**Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

**Compliance with Laws** -- It will comply with applicable laws.

  
\_\_\_\_\_  
Signature of Authorized Official

5-21-2025  
Date

Mayer  
\_\_\_\_\_  
Title

**Applicant and Recipient  
Assurances and Certifications**

U.S. Department of Housing  
and Urban Development

GMB Number: 2501-0117  
Expiration Date: 01/31/2026

**Instructions for the HUD-424-B Assurances and Certifications**

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-D. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.8, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.25.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant:

\*Authorized Representative Name:

Prefix:  \*First Name:   
Middle Name:   
\*Last Name:   
Suffix:

\*Title:

\*Applicant Organization:

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000c) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (28 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 148 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion sex (including gender identity and sexual orientation), disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which

is excluded by statute from coverage does not make this certification, and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)); and implementing regulations at 24 CFR part 42, subpart A.

7. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities and to the commitment or expenditure of funds for property.

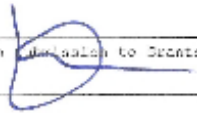
8. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian Tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

We, the undersigned, certify under penalty of perjury that the information provided above is true and correct.

**WARNING:** Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §§3729, 3802).

\*Signature:

Completed Open Submission to Grants.gov



\*Date:

Completed Open Submission to Grants.gov

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Form HUD-424-B (05/20)



	<p><b>What was the purpose for developing this data set?</b></p> <p>The CHAS special tabulation is a count of the number of households (or housing units) that have certain combinations of HUD-specified characteristics, summarized for HUD-specified geographies.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2012-2016</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>HUD can purchase special tabulations of 1-year data, 3-year data, or 5-year data, subject to the same population thresholds. In 2009 and 2010, HUD only requested a special tabulation of 3-year data (2005-07 and 2006-08). In 2011, HUD requested a special tabulation of 5-year data (2005-2009). In future years, HUD expects to rotate to balance the timeliness of the data and its geographic precision.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>The City of Franklin held a public meeting to obtain citizen comments, this period allowed for the 30 day citizen comment period. This meeting took place on October 17, 2019; this meeting was posted on the City's website, in the local newspaper and on the City's Facebook page. The City also shared with The Housing Commission on January 7, 2020, this also is an open and public meeting with times and locations that accommodated the low to moderate income population. These meetings were held to inform the citizens about the CDBG Program and to encourage citizen participation with completing the Consolidated Plan for the City.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>Although the City did not have a large response to the public meetings; the survey monkey that was created and posted to the City's website generated approximately 100 responses.</p>
<p><b>3</b></p>	<p><b>Data Source Name</b></p> <p>CHAS 2012-2016</p> <hr/> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>HUD</p> <hr/> <p><b>Provide a brief summary of the data set.</b></p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds. For more background on the CHAS data, including data documentation and a list of updates and corrections to previously released data.</p>

<p><b>What was the purpose for developing this data set?</b></p> <p>These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds</p>
<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>I used the HUD table generator to access the information using the specific jurisdiction of the state of Tennessee.</p>
<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>I used the most current, 2012-2016 data that is currently available.</p>
<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>It is a complete data set; with an option to get Market at a Glance data.</p>