

CITY OF HENDERSONVILLE

Action Plan Summary- Program Year 5: 2016-2017
Community Development Block Grant (CDBG)





Fifth Program Year Action Plan

The CPMP Second Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations.

NAME OF JURISDICTION: City of Hendersonville

Action Plan Year 5 Time Period: July 1st 2016- June 30th 2017

GENERAL



Executive Summary

Hendersonville Fifth Year Strategic Plan Executive Summary:

Background

In 2012, the Mayor of Hendersonville received notice of becoming an Entitlement City for Fiscal Year 2012 Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD) due to the City's population exceeding 50,000. The inaugural Program Year began July 1, 2012 and ended June 30, 2013.

HUD determines the amount of each grant by a statutory dual formula which uses several measures of community needs, such as the extent of poverty, demographic characteristics, housing conditions and population growth lag in relationship to other metropolitan areas.

At this time the City of Hendersonville has received notification from the U.S. HUD regarding the estimated amount of CDBG that will be allocated for the fifth 2016-2017 program year. It is estimated that Program Year 5 funding will be \$227,711. Receipt of funds is subject to HUD's approval of the Action Plan and the final allocation amount may be increased or decreased depending upon the final amount of the annual Congressional appropriation.

Purpose of the Consolidated and Action Plans

In order to receive CDBG funds, the City of Hendersonville is required to develop a Consolidated Plan for affordable housing and community development needs. The City's Consolidated Plan for 2012-2017 was approved by HUD in 2012 and included the Program Year 1 Action Plan. Years 2-4 were also approved by HUD.

The Program Year 5 Action Plan's Objectives, Outcomes, and Budget are consistent with the 5 Year Consolidated Plan and are a continuation of prior years' goals. As a first time Entitlement Grantee, the City of Hendersonville has been successful in developing the necessary tools to administer CDBG funds such as:

- Identified and trained finance counterparts to work with Planning staff for internal processes and procedures needed to ensure proper financial management and IDIS administration;
- Worked with Public Works staff to understand Environmental Review requirements and other applicable federal requirements;
- Created an inaugural Affordable Housing Committee comprised of realtors, representatives from social service organizations, faith organizations, and lenders to assist with the affordable housing and community development needs survey and to advise on the development of Hendersonville's Analysis of Impediments to Fair Housing, submitted to HUD for review in March 2014;
- Attended Fair Housing and CDBG Training;
- Developed and implemented the Consolidated Plan public participation plan;
- Approved an Analysis of Impediments Study to Fair Housing Choice.

According to HUD's regulations, the overall goal of the Consolidated Plan "is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low and moderate income persons (Code of Federal Regulations 24 Part 91.1)." Households with an income at or below 80% of the Median Family Income (MFI) based on size are considered by HUD to be low and moderate income.

The City of Hendersonville and Sumner County are included in the Nashville-Davidson-Murfreesboro-Franklin, TN Metropolitan Statistical Area (MSA). During the planning period, the AMI for this area increased slightly from \$67,100 in 2012 to \$68,500 in 2016.

MSA Median	Income Limits	1 person	2 person	3 person	4 person	5 person
\$68,500	Extremely Low (30%)	\$14,400	\$16,450	\$20,160	\$24,300	\$28,440
	Very Low (50%)	\$24,000	\$27,400	\$30,850	\$34,250	\$37,000
	Low (80%)	\$38,400	\$43,850	\$49,350	\$54,800	\$59,200

Source: <http://www.huduser.org/portal/datasets/il/il2016/2016summary.odn>

Through the Consolidated Plan and Action Plans, HUD requires that the City of Hendersonville state its plans to pursue the goals of decent housing, suitable living environments, and expanding economic opportunity for its citizens. HUD will evaluate the City of Hendersonville's performance in attaining the goals and strategies set forth in the Consolidated Plan and Action Plans.

Functions of the Consolidated Plan

The Consolidated Plan serves the following functions:

- It is a planning document for the City of Hendersonville to assess a variety of housing and community development needs and incorporate public participation throughout the process.
- It is the annual application to HUD for CDBG funds and for any other funds that may be granted to the City of Hendersonville through other HUD formula grant programs.
- It outlines the annual action plan for carrying out projects and activities to meet Hendersonville's CDBG program.
- It captures outcomes and achievements annually for assessing the City of Hendersonville's performance by HUD and its citizens.

Objectives and Outcomes Summary

Per HUD guidance, the City of Hendersonville has assigned an objective that best describes the purpose for funding each proposed activity and an outcome that best reflects the intended benefit. The three objectives are to create a suitable living environment, provide decent housing, and create economic opportunities. The three outcomes are increasing availability and accessibility, improving affordability, and promoting sustainability of communities. The table below summarizes the estimated budget by objectives and outcomes for the 2012-2017 proposed grant allocations. It assumes an annual average funding allocation of \$190,000 throughout the duration of the 2012-2017 Consolidated Plan period.

Objectives	Outcomes			Total
	Availability	Affordability	Sustainability	
Suitable Living Environment	\$950,000			\$950,000
Decent, Affordable Housing				
Economic Opportunities				
Total	\$950,000			\$950,000

HENDERSONVILLE ACTION PLAN SUMMARY PROGRAM YEAR 5		
ACTIVITY TYPE	BUDGET	2016-2017 GOAL
Public Facilities	\$182,169	One project
Planning and Administration	\$45,542	Continued assessment of the Barriers to Affordable Housing; Implementation of Analysis of Impediments to Fair Housing recommendations; PY 15/16 Performance Report and new 5 Year Consolidated Plan for 2017-2022; General administration
TOTAL	\$227,711	

Objective 1: Invest in increasing the accessibility of Public Facilities and Improvements.

Public improvements include activities such as streets, sidewalks, curbs and gutters, water and sewer lines, flood and drainage improvements, and rehabilitation of the Senior Citizen Center. The National Objectives that will be met may include low and moderate income area benefit, limited clientele, and spot blight.

5 Year Goal: 5 projects

Fifth Year Goal: Completion of 1 project

Objective 2: Complete assessment of the Barriers to Affordable Housing and Implement Analysis of Impediments Study to Fair Housing Choice recommendations.

As the City of Hendersonville implements the Consolidated Plan it continually assesses the various Barriers to Affordable Housing by surveying local social service and affordable housing partners to identify the gaps to meet the affordable housing needs of residents. This assessment was done in conjunction with Analysis of Impediments to Fair Housing.

5 Year Goal: Assessment and Analysis of Impediments Study completed and implementation underway

Fifth Year Goal: Ongoing implementation of Analysis of Impediments Study to Fair Housing Choice recommendations

Strategic Plan**Mission**

The City of Hendersonville will invest CDBG funds to maximize the community development impact in coordination with public resources, private investment, and community partnerships.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 5 Action Plan General Questions Response:

Geographic Areas of Focus

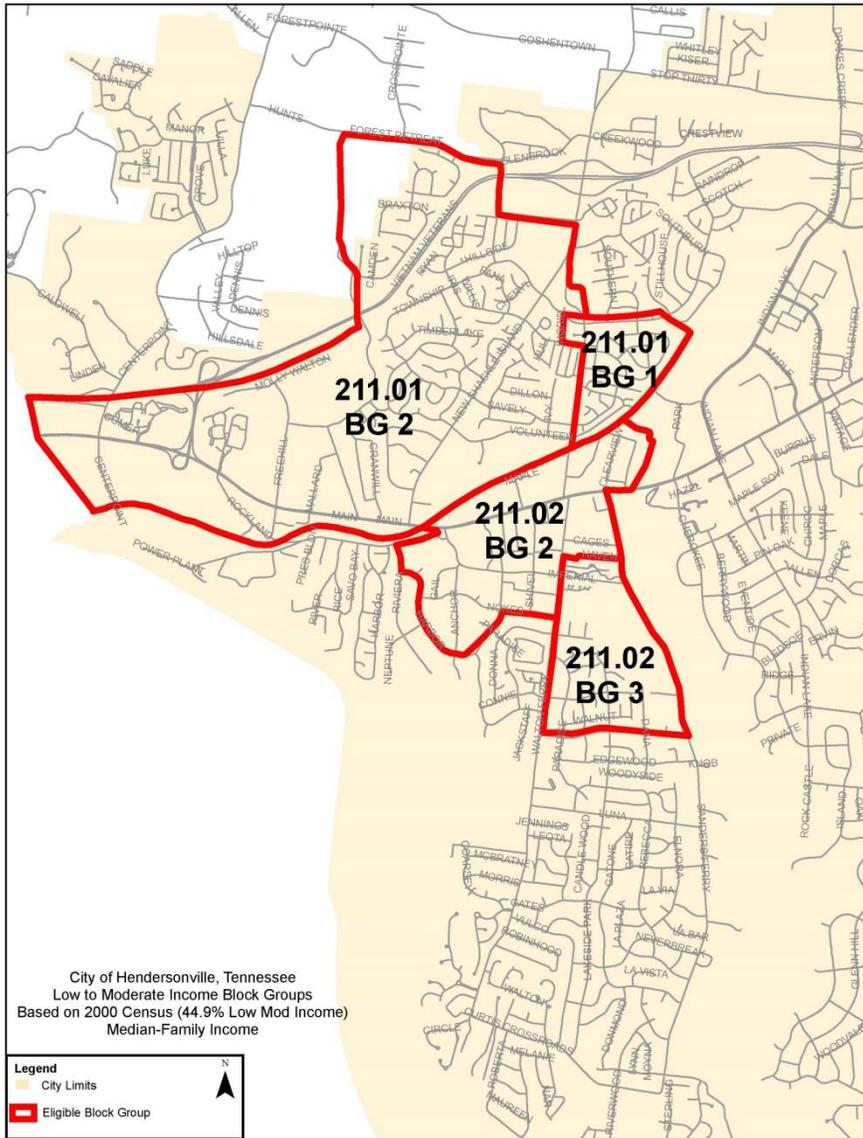
The City of Hendersonville is one of the fastest growing communities in middle Tennessee and strategically located 18 miles northeast of downtown Nashville. Hendersonville has approximately 38 square miles of land and 26 miles of shoreline on Old Hickory Lake (<http://www.hvilletn.org>).

The Community Block Grant Development program requires that each CDBG-funded activity must either principally benefit low and moderate income persons, aid in the prevention or elimination of slums or blight, or meet a community development need having a 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 that need. With respect to activities that principally benefit low- and moderate-income persons, at least 51 percent of the activity's beneficiaries must be low and moderate income.

Some CDBG assisted activities, such as parks, neighborhoods, facilities, community centers and streets, serve an identified geographic area. These activities generally meet the low- and moderate-income principal benefit requirement if 51 percent of the residents in the activity's service area are low and moderate income. However, in some communities, they have no or very few areas in which 51 percent of the residents are low and moderate income. For these grantees, the CDBG law authorizes an exception criterion in order for such grantees to be able to undertake area benefit activities. Specifically, section 105(c)(2)(A)(ii) of the Housing and Community Development Act of 1974, as amended, states that an activity shall be considered to principally benefit low and moderate income persons when "the area served by such activity is within the highest quartile of all areas within the jurisdiction of such city or county in terms of the degree of concentration of persons of low and moderate income."

The City of Hendersonville is considered an Exception Grantee – CDBG Entitlement Low and Moderate Income Benefit on Area Basis, which means the threshold used to determine the percent of low and moderate households in a census tract was lowered from 51% to 44.99% for 2012.

The City will not target CDBG funds to specific geographic areas but invest in projects, such as public improvements, that assist those areas determined to have higher concentrations of low to moderate income households. Currently, these areas are not concentrated to specific geographic areas of Hendersonville but rather dispersed within various neighborhoods. Below is a map of Census Tracts (2000) that met the 44.99% threshold:



Priority Community Development Needs

The Planning Department has been in consultations with various City departments and community members regarding community development needs. In 2013 a volunteer Affordable Housing Committee held their first meeting to learn more about Fair Housing. This committee was created to help provide feedback on the HUD Consolidated Planning process, the affordable housing and community development surveys, and Analysis of Impediments to Fair Housing. The Fair Housing Study has now been completed and submitted to HUD for review. The Affordable Housing Committee will continue to meet to monitor its implementation.

Community Development Block Grant (CDBG) funds will be an important tool in providing non-housing community development activities as the program grows, and

will be supplemented with local public and private-sector resources whenever feasible. These activities will be designed to:

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

With these goals in mind, the City of Hendersonville has identified the following as Community Development Priorities to meet underserved needs:

Public Facilities

Improving and expanding public facilities is an important tool for increasing the accessibility and sustainability of vibrant living environments. The service areas for utilities in Hendersonville have been challenged by growth and the unique geographic qualities of the City, such as the abundance of shoreline. Investment improving substandard services or increasing accessibility to services will be explored. Additional improvements to or the creation of new Park and recreational facilities are investments in community assets that can be enjoyed by all Hendersonville residents. Wherever possible, CDBG funds will be leveraged with other sources of private and public funds.

Public Improvements

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

Public Services

The availability and accessibility of public and private services to support communities is critical given the current economic climate. The CDBG program allows for a variety of public services to give localities the flexibility to address their unmet community development needs. Residents of Hendersonville are currently served by several local and regional community service organizations. As part of the initial 5 Year Consolidated Plan period, the City will attempt to assess the unmet needs for community services such as, but not limited to, education programs, youth programs, services for senior citizens, and services for homeless persons.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 5 Action Plan Managing the Process Response:

Lead Agency and Significant Aspects of the Planning Process

The City of Hendersonville is the entity responsible for overseeing the development and implementation of the Consolidated and Action Plans.

The City of Hendersonville is governed by a 13-member Board of Mayor and Aldermen. The mayor, who functions as the city's Chief Executive Officer, is elected at large and serves a four-year term of office. The City is apportioned into six wards, or geographical subdivisions based upon population, with each ward encompassing approximately 8,500 residents. Registered voters in each ward elect two aldermen/alderwomen who serve staggered four-year terms of office. Staggered terms provide continuity of policy, direction, and ordinances.

The Board of Mayor and Aldermen meets twice monthly to conduct city business. Meetings are held on the second and fourth Tuesday at 7:30 p.m. at City Hall. Three aldermen serve on each of the Board's various sub-committees which meet a minimum of once a month to consider proposals. Findings and recommendations are reported to the full Board of Mayor and Aldermen for decisions. Citizen volunteers, who are appointed by the Mayor or the Board, serve on several commissions that also meet a minimum of once a month. The commissions oversee routine operations of various city activities. One alderman/alderwoman serves as non-voting liaison, and reports any recommendations to the full Board for a decision. All meetings of the Board of Mayor and Aldermen, its sub-committees, and its commissions are set by city ordinance, and are always open to the public. Regular meeting notices are posted on an outdoor bulletin board at City Hall, and any special called meeting of the Board, a committee, or a commission are also posted on the bulletin board, and are announced in the local bi-weekly newspaper when time permits (http://www.hvilletn.org/Aldermen/Aldermanic_Charter).

The Planning Department is charged with developing the Consolidated Plan and implementing its programs. The Planning Commission is comprised of 10 members, 8 of which are appointed by the Mayor, 1 Statutory filled, and 1 Board filled. Each member serves a 3 year term except for the Board position which term length is determined by election.

Hendersonville elected to partner with The Housing Fund, an organization experienced in the administration of community development and affordable housing programs and HUD Consolidated Plan programs.

The Housing Fund (THF), originally called the Nashville Housing Fund, is a private non-profit agency with a mission of providing resources and creative leadership to help individuals and communities create and maintain affordable and healthy places to live. The Housing Fund is supported by a variety of public and private resources including financial institutions and corporations, local, state, and federal governments, foundations and United Way. THF is designated by the U.S. Department of Treasury as a Community Development Financial Institution (CDFI).

Consultations

During the preparation of this Action Plan, the Planning Department consulted with other City of Hendersonville Departments, agencies and community organizations. As previously mentioned the Planning Department established a volunteer Affordable Housing Committee held their first meeting to learn more about Fair Housing. This committee was created to help provide feedback on the HUD Consolidated Planning process, the affordable housing and community development surveys, and Analysis of Impediments to Fair Housing. This group will be central to the City's actions to enhance coordination between public and private housing, health, and social service agencies.

The following groups were contacted during the process of preparing the Consolidated Plan. The listing is in no particular order.

Continuum of Care- Buffalo Valley Homeless No More (HNM)
Nashville Cares – Housing Opportunities for Persons With Aids/HIV (HOPWA)
Home Bound Meals
Habitat for Humanity
United Way
The Community Foundation
Hendersonville Area Chamber of Commerce
Hendersonville Samaritan Association
Literacy Council of Sumner County
Community Childcare Services
City Departments

Citizen Participation 91.200 (b)

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

Program Year 5 Action Plan Citizen Participation

Citizens Participation Plan:

The Citizen Participation Plan is designed to provide for and encourage citizen involvement in the development, implementation, and evaluation of housing and community development programs, particularly the Community Development Block Grant, in the City of Hendersonville. Completion of the Consolidated Plan is required by the U.S. Department of Housing and Urban Development in order for the City of Hendersonville to receive federal funds allocated through the Community Development Block Grant program.

The City of Hendersonville's Planning Department is the Lead Agency for the preparation of the Consolidated Plan. The Planning Department has extensive experience in advertising and conducting public meetings on a variety of community planning issues such as land use and transportation, greenways and bike/ped trails, and zoning overlays. They will continue to use their strategies for public notice and outreach, which include advertising in The Hendersonville Star News (the most circulated city paper) and on the City's website.

Citizen Participation

Participation activities are designed to provide for and encourage the participation of all citizens, with an emphasis placed on residents with moderate, low, or extremely low household incomes, who are most likely to be affected by the expenditure of housing and community development funds. Participation is encouraged at all stages of the planning, development and evaluation of housing and community development programs by all those who may be affected, or wish to be involved in the process. Efforts will be made to assure that minorities, non-English speaking persons, as well as persons with mobility, visual or hearing impairments, or other disabilities have adequate assistance required to fully participate in the process. Anyone needing technical assistance or special assistance or interpretation service, may make special arrangements by contacting the Planning Department at (615) 264-5316.

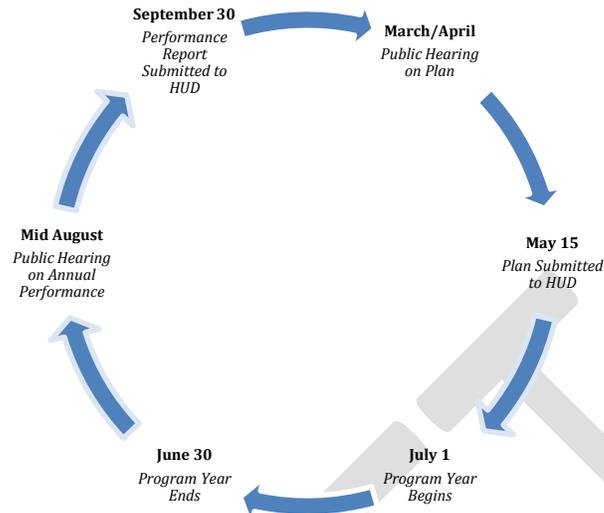
Access to Information

Citizens will be given multiple opportunities to assess and comment on all aspects of the Consolidated Plan. This may be done at any point through community meetings, public hearings, phone calls, emails or other written comments to the Planning Department. Citizens, public agencies and other interested parties, including those households most affected, will have the opportunity to receive information, review and submit comments on the proposed Consolidated Plan, including estimates of the amount designed to benefit low, and moderate income residents. Information regarding the Consolidated Plan and the CDBG program in the City of Hendersonville will be maintained on the City of Hendersonville's website <http://www.hvilletn.org>. The Consolidated Plan, performance reports, and amendments will be available on the Planning Department's website and made available to citizens free of charge. These documents may be obtained by calling (615) 264-5316. Program records will be available to interested parties for at least a period of five years. Records may be reviewed by appointment during regular business hours.

Public Meetings

A minimum of two public hearings will be held each year regarding the Consolidated Plan submission. While every effort will be made to hold these meetings at the same time and location as outlined in the Plan, the meetings will be widely publicized each year. Notification of the public hearings will be published as outlined below in the Meeting Notices section of the Plan. All public hearings will be held at City Hall located at 101 Maple Drive North, Hendersonville, TN 37075. This location is accessible to people with disabilities.

Consolidated Plan Timeline With Benchmarks



Meeting Notices

Notices regarding the two public hearings will be published in The Hendersonville Star News or most circulated city paper, 7 to 10 days prior to the public hearing dates. These notices will be published as a display notice in a prominent section of the newspaper. Notices will also be distributed to the residents that attend previous meetings and other active groups and interested parties. Meetings will also be listed on the City of Hendersonville's website (<http://www.hvilletn.org>). More specific information regarding the distribution of information to various interested parties is contained below in the section that discusses specific actions for the CDBG program.

Public Comments

Citizens will have a period of not less than 30 days to review the proposed Consolidated Plan and make comments prior to its submission to the U.S. Department of Housing and Urban Development. All views of citizens, public agencies and other interested parties will be considered as the final submission is prepared. A summary of any comments received will be attached to the final submission. This summary will include a written explanation of comments not adopted and the reasons why these comments were not adopted. Such a summary will also be attached to the annual performance report and substantial amendments to the Consolidated Plan. The comment period for the annual performance report will be no less than 15 days.

Citizen Participation Comments

Public Hearing Thursday April 12, 2016
City Hall, 101 Maple Drive North Hendersonville, TN 37075

Comments: TBA

Timely Response

The Planning Department staff or its consultants will provide a response to all inquiries and/or complaints, either written or verbal in a timely manner. Written complaints should be directed to Planning Director, City Hall, 101 Maple Drive North Hendersonville, TN 37075. The City of Hendersonville will make every reasonable effort to respond to written inquiries and/or complaints from citizens or organizations within fifteen (15) working days after receipt. These responses will be made in writing.

Amendments

Prior to the adoption of any substantial change in the proposed use of funds citizens will be given reasonable notice of, and opportunity to comment on, the proposed amendment. Changes to the Consolidated Plan will not be considered as a substantial amendment unless the change results in the elimination of a category of activity for which funds have been allocated, the addition of a new category of activity not included in the Consolidated Plan, the elimination or addition of a targeted area of service, a change in the categories of beneficiaries or eligibility criteria, a substantial change in the method of distribution of funds as described in the Consolidated Plan or a change in the allocation priorities established by the Plan. Reasonable notice and a 30 day comment period will be required for all substantial amendments to the Consolidated Plan.

Technical Assistance

The City of Hendersonville has contracted with The Housing Fund to provide technical assistance to groups that represent low, and moderate income persons that request assistance in developing proposals for programs covered by the Consolidated Plan. The Housing Fund may be reached by calling (615) 780-7000.

Residential Anti-Displacement Plan

It is the policy of the City of Hendersonville to minimize displacement of persons and to assist any persons displaced. A Residential Anti-Displacement Plan and an explanation of the types and levels of assistance available will be included in a Relocation Plan to be developed in the first year of operation.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 5 Action Plan Monitoring response:

The Planning Department has led the City of Hendersonville's efforts to effectively administer CDBG funds. Not having past experience or a similar institutional structure for this type of federal assistance, the Planning Department's staff have absorbed the administrative responsibilities and coordinated with the Public Works and Finance staff to work on the CDBG program.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 5 Action Plan Monitoring Response:

The City of Hendersonville will use the existing City standards and procedures to monitor City funding, expenditures and performance. The City has hired The Housing Fund to analyze these existing practices and make recommendations for ensuring compliance with CDBG, OMB, and other Federal requirements. Recommendations have been made and City staff is incorporating them through the use of IDIS for financial management and reporting.

Staff will use the applicable HUD CPD Monitoring Checklists to ensure compliance: <http://www.hud.gov/offices/cpd/library/monitoring/handbook.cfm>

During the first four program years and as planned for the fifth program year, with the exception of The Housing Fund's administrative assistance, no outside subrecipients have been used to implement CDBG programs. The past and planned Public Facility projects have been done as City projects.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 5 Action Plan Lead-Based Response:

The City of Hendersonville does not operate a home repair program nor operate a program specifically on lead based paint hazards. The City is open to opportunities to work with the Sumner County Health Department, Tennessee Department of Health and other interested organizations to evaluate lead-based paint hazards.

STRATEGIC PLAN – YEAR 5 ACTION PLAN SUMMARY

The strategic plan must describe how the jurisdiction plans to provide new or improved availability, affordability, and sustainability of decent housing, a suitable living environment, and economic opportunity, principally for extremely low-, low-income, and moderate-income residents.

Housing and Community Development Specific Objectives 91.215 (a) (4)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Action Plan Specific Objectives response:

Goals and objectives to be carried out during the strategic plan period are indicated by placing a check in the following boxes.

Objective Category Decent Housing	Objective Category: Suitable Living Environment	Objective Category: Expanded Economic Opportunities
Which includes:	Which includes:	Which includes:
<input type="checkbox"/> assisting homeless persons obtain affordable housing	<input checked="" type="checkbox"/> improving the safety and livability of neighborhoods	<input type="checkbox"/> job creation and retention
<input type="checkbox"/> assisting persons at risk of becoming homeless	<input type="checkbox"/> eliminating blighting influences and the deterioration of property and facilities	<input type="checkbox"/> establishment, stabilization and expansion of small business (including micro-businesses)
<input type="checkbox"/> retaining the affordable housing stock	<input type="checkbox"/> increasing the access to quality public and private facilities	<input type="checkbox"/> the provision of public services concerned with employment
<input type="checkbox"/> increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	<input type="checkbox"/> reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	<input type="checkbox"/> the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
<input type="checkbox"/> increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/ADOS) to live in dignity and independence	<input type="checkbox"/> restoring and preserving properties of special historic, architectural, or aesthetic value	<input type="checkbox"/> availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
<input type="checkbox"/> providing affordable housing that is accessible to job opportunities	<input type="checkbox"/> conserving energy resources and use of renewable energy sources	<input type="checkbox"/> access to capital and credit for development activities that promote the long-term economic social viability of the community

The City of Hendersonville does not receive any HOME funds for affordable housing although it hopes to cultivate interest in affordable housing development in Hendersonville through the Affordable Housing Committee that has been created.

The CDBG funds will be used to achieve the Suitable Living Environment Objective which includes improving the safety and livability of neighborhoods.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 5 Action Plan Public Housing Strategy response:

The City of Hendersonville does not currently have a public housing agency or City subsidized housing units. The Tennessee Housing and Development Agency may directly provide housing assistance to residents within the City of Hendersonville.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 5 Action Plan Barriers to Affordable Housing Response:

As mentioned previously, the Planning Department created an inaugural Affordable Housing Committee to advise on the development of Hendersonville's Analysis of Impediments Study to Fair Housing and other affordable housing and community development initiatives. The Analysis of Impediments was completed and submitted to HUD for review in March 2014.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).

Program Year 5 Action Plan HOME/ADDI response:

This and other questions related to HOME/ADDI in the HUD's Consolidated Plan Management Plan (CPMP) tool does not apply to the City of Hendersonville because they do not receive HOME funds.

HOMELESS

Specific Homeless Prevention Elements

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 5 Action Plan Special Needs Response:

While the City of Hendersonville does not currently experience a severe challenge related to homeless persons and families, it still persists given the larger regional and national economic realities. There are persons and families stranded from travel along the interstate system, persons and families that have been evicted from existing rental arrangements, and families and persons escaping domestic violence or other social issues.

The Central Tennessee Continuum of Care (C of C) that includes Sumner County and Hendersonville is administered by Buffalo Valley Homeless No More (HNM). It services over 20 Tennessee counties. There is a lack of good data regarding homelessness and its subpopulations in the City of Hendersonville. There is data regarding the activity related to the Central Tennessee C of C. HUD's 2011 Continuum of Care Homeless Assistance Programs for Homeless Populations and Subpopulations as well as the Housing Inventory Chart are included in Attachments Section of the Consolidated Plan.

According to the Central Tennessee C of C's Point-in Time Count held January 26th, 2011, there were 208 total homeless households and 232 total homeless persons in those households for the 20 county included in the C of C.

Emergency Solution Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Action Plan ESG response:

The City of Hendersonville does participate with Tennessee Housing Development Agency on the State's ESG small cities entitlement program. The Tennessee Housing Development Agency administers the federally-funded Emergency Solutions Grant (ESG) Program to increase the number and quality of emergency shelters and transitional housing facilities for homeless individuals and families; to operate these facilities; to provide essential social services; to provide street outreach services; to provide rapid rehousing assistance; and to provide Homeless Management Information Systems.

During the Consolidated Plan Program Years 3-5, the City of Hendersonville, through THDA's small cities ESG program provided funding to an area non-profit for homeless prevention and rapid rehousing services for at risk families.

COMMUNITY DEVELOPMENT

Community Development

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

Program Year 5 Action Plan Community Development Response:

Priority Community Development Needs

The Planning Department has been in consultations with various City departments and community members regarding community development needs. In March 2013 a volunteer Affordable Housing Committee held their first meeting to learn more about Fair Housing. This committee was created to help provide feedback on the HUD

Consolidated Planning process, the affordable housing and community development surveys, and Analysis of Impediments to Fair Housing, which was submitted to HUD for review in March 2014. In Program Year 2015 the City sponsored and supported the annual Tennessee Fair Housing Matters conference. There is a link with fair housing information on the City website. Additionally fair housing literature is available at city hall. HMDA data is monitored as it becomes available

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

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

With these goals in mind, the City of Hendersonville has identified the following as Community Development Priorities to meet underserved needs:

Public Facilities

Improving and expanding public facilities is an important tool for increasing the accessibility and sustainability of vibrant living environments. The service areas for utilities in Hendersonville have been challenged by growth and the unique geographic qualities of the City, such as the abundance of shoreline. Investment improving substandard services or increasing accessibility to services will be explored. Additional improvements to or the creation of new Park and recreational facilities are investments in community assets that can be enjoyed by all Hendersonville residents. Wherever possible, CDBG funds will be leveraged with other sources of private and public funds.

Public Improvements

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

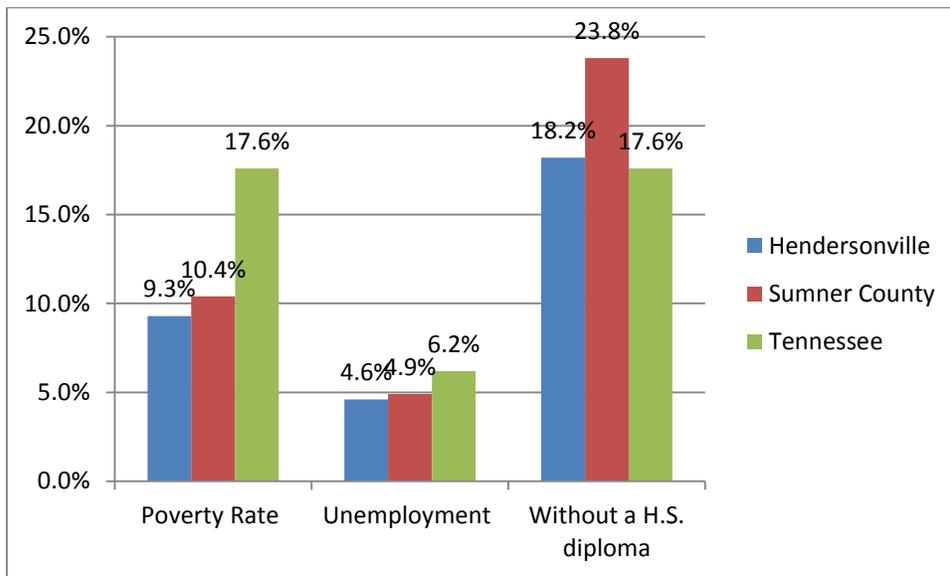
Public Services

The availability and accessibility of public and private services to support communities is critical given the current economic climate. The CDBG program allows for a variety of public services to give localities the flexibility to address their unmet community development needs. Residents of Hendersonville are currently served by several local and regional community service organizations. As part of the initial program year, the City will attempt to assess the unmet needs for community services such as, but not limited to, education programs, youth programs, services for senior citizens, and services for homeless persons.

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Action Plan Antipoverty Strategy response:



Source: 2009-2013 5 Year ACS

The three indicators in the above chart illustrate that data related to poverty are quite similar in Sumner County and the City of Hendersonville, with the exception of persons age 25 or older without a High School diploma. In general, the unemployment rate in Hendersonville is consistent with the County and State; whereas the number of persons without a High School diploma is considerably higher than in the State.

The table below shows poverty among the elderly and children, and for African-American and Hispanic or Latino persons. This table begins to point to subpopulations and neighborhoods in Sumner County and the City of Hendersonville where anti-poverty strategies and initiatives are most warranted. Not unlike in the rest of Tennessee, the highest rates of poverty are borne by minority populations. The poverty rate for Hispanics is the single category where the rate in Hendersonville is close to the state’s rates. The poverty rate for African Americans is less than half the rate of African Americans statewide.

Poverty Rate	Tennessee	Sumner County	Hendersonville
Total	17.6	10.4	9.3
Elderly	10.2	6.9	6.9
Children	25.3	14.8	14.5
African American	29.1	14.0	12.5
Hispanic or Latino	33.5	25.9	22.8

Source: 2009-2013 5 Year ACS

Looking at total numbers versus percentages helps to refine the picture of poverty. This is particularly the case for children. Over 14.5% of Hendersonville's children under 18 years of age live in poverty. Elderly Hendersonville citizens age 65 and older who live in poverty are a much smaller number at 6.9%, though often their instances of poverty are particularly severe. The combined total of minority populations in Hendersonville in poverty is nearly 1,395, while the remainder of the population is 3,402. Minorities constitute 41% of those individuals living in poverty in Hendersonville.

The City of Hendersonville is committed to focusing the benefits of the Community Development Block Grant program with leveraged funds and services from other public, private, and non-profit sources, on its low to moderate income citizens and their neighborhoods, including those with incomes below the poverty level.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Action Plan Specific Objectives response:

The Program Year 5 Specific Objectives include the ongoing work to assess Non-homeless and Special Needs Housing and Social Services. Assessing these needs include the identification of the existing inventory of homeless housing and service providers, an estimate of the number of homeless persons and subpopulations to the extent possible, linkages between housing and services, and gaps in the system.

Housing Opportunities for People with AIDS

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable

housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.

4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 5 Specific HOPWA Objectives Response:

While the City of Hendersonville is not receiving HOPWA funds, the City is open and committed to better identifying linkages between, housing, services, and health and examining the gaps in service provision.

Other

Impediments Found to Fair Housing Choice

The following impediments are taken from the Analysis of Impediments to Fair Housing Choice Study completed in 2014. A fuller discussion of these impediments can be found in that document.

- Lack of public awareness of Fair Housing laws and reporting procedures for discrimination complaints;
- Need for affordable housing opportunities;
- Lack of transit options for regional employment and housing opportunities;
- Mortgage lending practices not favorable to minorities; and
- Coordination efforts need to be explored with local and regional partners, nonprofits, minority-dominated, and private sector organizations.

Actions to Address Impediments to Fair Housing Choice

The actions below are taken from the Analysis of Impediments to Fair Housing Choice Study completed in 2014. The City of Hendersonville is in the process of implementing these recommendations and will be doing so throughout the 2016/2017 Annual Action Plan period.

Public Sector

Public Awareness

1. The City will add a fair housing link on its website with information related to the Fair Housing Act and procedures for reporting discrimination. Additional links for fair housing agencies will be provided.
2. Fair Housing Brochures will be available at City Hall and online for dissemination providing rights and procedures for reporting discrimination.
3. The City will add an Equal Opportunity logo on city mailings and public documents.
4. City employees will be informed of Fair Housing Laws and reporting procedures to handle incoming citizen requests or complaints.
5. April is National Fair Housing Month. The city will proclaim April as Fair Housing Month and create a fair housing plan listing planned annual activities including implementation strategies. Participants will include:
 - a. City officials
 - b. Property Managers/Landlords
 - c. Real Estate Professionals
 - d. Realtors
 - e. Developers
 - f. Builders
 - g. Financial Institutions
 - h. School representatives
 - i. Citizens
6. The City will review HUD's Fair Housing and Equal Opportunity (FHEO) website and associated materials to gather information and resources available for use.
7. The City will appoint an employee as the Fair Housing Coordinator to direct citizens to proper information and ensure actions are taken for HUD compliance
8. The Affordable Housing Committee will continue to meet regularly with city departments (such as the Planning and Building & Codes) to discuss how to increase the range of housing development in the city.
9. The City will create a Fair/Affordable Housing contact database listing participants for upcoming initiatives, awareness, and education efforts.

Regional coordination

1. The city will meet and discuss with regional transportation agencies (i.e. Regional Transit Authority) to improve transportation options within the city and surrounding cities.
2. The city will meet and discuss with regional affordable housing developers and agencies to aid in affordable housing options and programs to expand fair housing choice.

Private Sector

1. Real Estate Development Professionals & Financial Institutions Coordination
 - a. An annual review of HMDA data will be used to assess improvement in lending practices
 - b. With real estate development professionals on the city's Affordable Housing Committee, representatives in this industry should continue to be represented in affordable housing efforts and strategies.
2. Rental Property Management Coordination
 - a. Property managers and landlords will be provided with information related to the Tennessee Landlord Tenant Act and Fair Housing Act with permitting or other transactions with the city. Information will also be available online.

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