



2023-2024 ANNUAL ACTION PLAN

City of Murfreesboro
Community Development Department
McFadden Community Center
211 Bridge Ave., Room 136
Murfreesboro, TN 37129

Table of Contents

Executive Summary.....	3
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	3
PR-05 Lead & Responsible Agencies – 91.200(b).....	6
AP-10 Consultation – 91.100, 91.200(b), 91.215(l).....	7
AP-12 Participation – 91.105, 91.200(c)	11
Expected Resources	12
AP-15 Expected Resources – 91.220(c)(1,2)	12
Annual Goals and Objectives	14
Projects	Error! Bookmark not defined.
AP-35 Projects – 91.220(d)	16
AP-38 Project Summary	17
AP-50 Geographic Distribution – 91.220(f).....	18
Affordable Housing	19
AP-55 Affordable Housing – 91.220(g)	19
AP-60 Public Housing – 91.220(h).....	20
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	21
AP-75 Barriers to affordable housing – 91.220(j)	23
AP-85 Other Actions – 91.220(k)	24
Program Specific Requirements.....	26

Executive Summary

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

1. Introduction

As a recipient of federal grant funds, HUD's City of Murfreesboro is required to submit a Consolidated Plan and Annual Action Plan. It also serves as the application for funding for the Community Development Block Grant (CDBG) federal entitlement program that serves low-income individuals and families. As of Fiscal Year 2023, the City of Murfreesboro was awarded funding under the HOME Investment Partnerships Program (HOME) as a participating jurisdiction.

The City of Murfreesboro's Five-Year Consolidated Plan (Con Plan) is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) in order for the City to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons. The Annual Action Plan must be prepared and submitted to HUD 45 days before the beginning of the fiscal year or by May 15 of each fiscal year.

2. Summarize the objectives and outcomes identified in the Plan

Housing needs among residents in Murfreesboro were determined by analyzing housing problems by income level, tenure, and households with special needs for the Consolidated Plan. The Consolidated Plan identified households with one or more housing problems (overcrowding, lacking adequate kitchen or plumbing facilities), and households are experiencing cost burden (paying more than 30% of household income for housing costs) and severe cost burden (paying more than 50% of household income for housing costs). Primary needs highlighted during the Consolidated Plan Public Needs Hearing, Neighborhood Meetings, and stakeholder interviews included the following:

- **Public Service Needs:**
 - Additional need for permanent supportive housing programs
 - Lack of facilities and services for unsheltered homeless persons

- **Affordable Housing Needs:**
 - There is a need for additional emergency shelter & transitional housing beds
 - Limited finance resources of local agencies with rapid re-housing programs
 - Lack of low-income rental housing in Murfreesboro
 - Acquisition, Senior housing and Owner-Occupied Housing Rehabilitation among top housing needs

- **Other Needs:**
 - Fair Housing Education

These comments were incorporated into the City's most recent Consolidated Plan and will be addressed through projects undertaken in this Action Plan for activities funded with CDBG dollars.

3. Evaluation of past performance - Evaluation of past performance that helped lead the grantee to choose its goals or projects.

The CAPER presents the City’s progress in carrying out projects and activities according to the Program Year (PY) 2021 Annual Action Plan for the Community Development Block Grant (CDBG) funds received from the United States Department of Housing and Urban Development (HUD). The City of Murfreesboro successfully utilized CDBG funds by increasing affordable housing for low- and moderate-income persons. The City also allocated CDBG to local nonprofit organizations to provide essential social services for the homeless, LMI persons, and non-homeless special needs population.

The City of Murfreesboro received \$886,368.00 in CDBG funding for 2021. A total of \$197,229.40 in CDBG funds was expended in 2021. Below is a summary of the City’s 2021 expenditures and accomplishments:

GOALS	EXPENDITURES	ACCOMPLISHMENTS
Affordable Housing		
<i>Housing Rehabilitation</i>	\$87.71	1
<i>Homeownership Assistance</i>	\$42,680.57	2
Public Service Grants	\$107,645.47	2,661
Fair Housing	\$750.00	1
Public Facilities	\$16,380.00	99
Administration & Planning	\$29,685.65	1
TOTAL	\$197,229.40	2,765

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City held an initial Public Review Meeting to solicit comments on the draft 2023 Action Plan at **5:30 P.M. on Wednesday, March 1, 2023** at **Patterson Park Community Center** located at **521 Dr. Martin Luther King Jr Blvd, Murfreesboro, TN 37130**. Additionally, the City made copies of the 2023 Action Plan available for examination and comment by the public at the public hearing scheduled for a 30-day period commencing on **Tuesday, February 21, 2023** and ending on **Friday, March 31, 2023**. A second Public Review Meeting was held on **Tuesday, March 28, 2023** commencing a second 30-day public comment period which ends on **Friday, April 28, 2023**. This meeting will be at **Patterson Park Community Center** located at **521 Dr. Martin Luther King Jr Blvd, Murfreesboro, TN 37130**. The plan was available for review in hard copy at the City's

Community Development Department and on the City's Community Development website:
<http://www.murfreesborotn.gov>.

5. Summary of public comments

Comments from the meeting have been included in the Plan.

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

All comments were accepted

7. Summary

In summary, the Annual Action Plan has been developed with community input and reflects the City's needs.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Murfreesboro	Community Development Division
HOME Program	Murfreesboro	Community Development Division

Table 1 – Responsible Agencies

Narrative

The City of Murfreesboro's Community Development Department is the lead agency for the development, administration, and review of the 2020 – 2024 Consolidated Plan and 2023 Annual Action Plan. The Division administers Community Development Block Grant (CDBG) funds received from the U.S. Department of Housing and Urban Development (HUD), and coordinates execution of projects related to the priorities and goals identified in the Consolidated Plan.

Consolidated Plan Public Contact Information

Helen Glynn
Assistant Community Development Director
Community Development Department

McFadden Community Center
211 Bridge Ave.
Room 136
Murfreesboro, TN 37129
Phone: 615-890-4660
Fax: 615-217-2260
Email: hglynn@murfreesborotn.gov

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

1. Introduction

The City developed an outreach effort to maximize input from a large cross-section of stakeholders during the preparation of its 2020-2024 Consolidated Plan. This outreach effort included public meetings, neighborhood meetings, published meeting notices, and a web survey conducted in both English and Spanish. Consultation with the community and affected service providers is a fundamental component of the Consolidated Plan and Action Plan process. The City of Murfreesboro conducted significant consultation with citizens, municipal officials, nonprofit agencies, public housing agencies, governmental agencies, and the Continuum of Care in preparing this Plan.

The stakeholder outreach component involved surveying local broadband and hazard mitigation agencies. Additionally, 312 stakeholders completed Needs Assessment surveys inquiring about the community and housing needs throughout the City. During the preparation of this Annual Action Plan, the City held two public meetings to review the draft priorities through its public participation process for the Plan. These meetings are summarized in the Citizen Participation section of this plan. Drafts of the plans have been posted on the City webpage. Notices of public meetings and hearings were published in the local newspaper.

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))

During the development of this Action Plan, the City sought to encourage a high level of public communication and agency consultation to demonstrate its commitment to identifying priority needs and engaging citizens, public agencies, and nonprofit organizations positively and collaboratively. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions included providing affordable housing and human services to LMI households and persons. These stakeholders were invited to participate in needs assessment meetings held to develop the Action Plan. The list of stakeholders is included in the Citizen Participation Comments section.

Based on the public meetings and previous Consolidated Plan goals a set of priorities was established by the City for the next year.

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.

City of Murfreesboro staff participates with the Housing, Health & Human Services Alliance of Rutherford County (H3ARC) and area service providers to enhance the community's comprehensive Continuum of Care system to end homelessness. This dynamic partnership includes collaborative efforts of a variety of community groups, government agencies. The H3ARC serves as the Lead Agency and has been designated

of the CoC as the Collaborative Applicant to apply for the HUD CoC grant. The City enhances coordination of public, private, and nonprofit housing providers, human service agencies, and social service providers through the following actions:

- Continues to work with other jurisdictions and the Murfreesboro Housing Authority to prioritize housing needs, provide services, and maximize the use of federal, state, and local funds for affordable housing, community development, and related services.
- Continues to participate in coordinated efforts for shelter and services assisting homeless individuals and families.
- City staff participates in many of the committees that provide direction for 10-year plan to end homelessness.

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

The City participated in the leadership and guidance of the H3ARC, the lead entity for the Continuum of Care (CoC). The Community Development Director or designee represents the Mayor on the H3ARC Executive Committee and chairs the Rating and Ranking Working Group. The working group is responsible for ranking CoC housing competition applications. The CoC participates in the City's outreach to eligible nonprofit agencies to offer funding through a competitive application process for ESG funding. With the City's representation within the CoC structure on the Executive Committee, at general meetings and in workgroups, the task of allocating funds is based on need in the jurisdiction, and the process is a result of joint efforts. H3ARC is the lead agency for HMIS and training and best practice for the use of HMIS is promoted within the membership. The H3ARC Service Providers Working Group is responsible for developing performance standards. The Rating and Ranking Working Group evaluates outcomes.

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

1	Agency/Group/Organization	The Family Center
	Agency/Group/Organization Type	Children Services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a Needs Assessment Meeting

2	Agency/Group/Organization	Boys & Girls Club of Rutherford County
	Agency/Group/Organization Type	Youth services
	What section of the Plan was addressed by Consultation?	Other – Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a Needs Assessment Meeting
3	Agency/Group/Organization	Doors of Hope
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a Needs Assessment Meeting
4	Agency/Group/Organization	The Journey Home
	Agency/Group/Organization Type	Housing/Homeless
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through a Needs Assessment Meeting

Table 2 – Agencies, groups, organizations who participated

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

All entities were considered for consultation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Housing, Health & Human Services Alliance of Rutherford County	Affordable housing, services, and economic development
10-Year Plan to Prevent Hunger and End Homelessness	Housing, Health & Human Services Alliance of Rutherford County	The Strategic Plan's goals to address homelessness align with Continuum of Care's goals and strategies.
Analysis of Impediments to Fair Housing Choice, 2020	City of Murfreesboro	Barriers to affordable housing opportunities from the Analysis of Impediments were included in this Action Plan.
Public Housing Plan	Murfreesboro Housing Authority	MHA's Five-Year Plan to ensure consistency with City's HUD Consolidated Plan

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))

In accordance with 24 CFR 91.100(4), the City will notify adjacent units of local government of the non-housing community development needs included in its Consolidated Plan. The City will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Consolidated Plan and thereby maximizing the benefits of the City's housing and community development activities for the residents being served.

Narrative (optional):

Combined, these agencies provide housing and supportive services to the community's special needs populations, including persons with disabilities, homeless families and individuals, chronic homeless persons, persons with HIV/AIDS, and the elderly. In addition to many of the agencies listed above many of the groups and agencies that were consulted provided information during the development of the plan.

AP-12 Participation – 91.105, 91.200(c)

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

City of Murfreesboro Community Development staff worked with the community in developing goals and objectives. The developed goals are a result of feedback from the community regarding issues to be resolved and projects in need of funding. The City has an adopted Citizen Participation Plan to ensure consistent outreach efforts. A community needs survey in English and Spanish was available to residents, housing service providers. A 30-day comment period was held from Tuesday, February 21, 2023 through Friday, March 31, 2023 for the public to review and provide comments on the Annual Action Plan.

The City held an initial Public Review Meeting to solicit comments on the draft 2023 Action Plan at **5:30 P.M. on Wednesday, March 1, 2023 at Patterson Park Community Center** located at **521 Dr. Martin Luther King Jr Blvd, Murfreesboro, TN 37130**. Additionally, the City made copies of the 2023 Action Plan available for examination and comment by the public at the public hearing scheduled for a 30-day period commencing on **Tuesday, February 21, 2023** and ending on **Friday, March 31, 2023**. A second Public Review Meeting was held on **Tuesday, March 28, 2023** commencing a second 30-day public comment period which ends on **Friday, April 28, 2023**. This meeting will be at **Patterson Park Community Center** located at **521 Dr. Martin Luther King Jr Blvd, Murfreesboro, TN 37130**. The plan was available for review in hard copy at the City's Community Development Department and on the City's Community Development website: <http://www.murfreesborotn.gov>.

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	2 Public Hearings	Non-targeted/ broad community			None	n/a
2	Newspaper Ad	Non-targeted/ broad community	The public was notified of the public meetings via a newspaper ad	The City did not receive any comments based solely on the newspaper ad.	All comments were accepted	n/a

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Murfreesboro is a CDBG entitlement city and a HOME Participating Jurisdiction. The City is not a direct Emergency Solutions Grant recipient, nor does it receive HOPWA funding.

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	\$938,239	\$100,000	\$0	\$1,038,239	\$1,038,239	Community Development Block Grant 2023-2024 program year allocation; Estimated Program Income and Prior Year Resources.
HOME	public - federal	Affordable Housing; Administration	\$526,316	\$0	\$0	\$526,316	\$526,316	HOME funds will leverage other federal, local, and private funds. Subrecipient or developers supply 25% match of HOME funds.

Table 5 - Expected Resources – Priority Table

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

The in-kind value of office space, utilities and administrative support from the City's general fund help leverage CDBG funds. The Murfreesboro Parks & Recreation provides meeting spaces in its facilities for public hearings and other meetings sponsored by the Community Development Department as an in-kind contribution. Both federal mandates and local policy requires some level of leveraging in most of the entitlement programs offered by the City. As an example, the City's Affordable Housing Assistance Program for first-time home buyers requires a 1% contribution from the purchaser. Public Services grant subrecipients are required to provide a dollar-for-dollar match for CDBG funds. Matching funds can come from agency funds, in-kind contributions of goods and services, volunteer hours and/or value of donated buildings or fair value of rental/lease.

The HOME program requires a 25% match of the total HOME funds expended for project costs. This match requirement will be met by requiring subrecipients to provide 25% match on projects, through sponsorships from local businesses, waived City fees, donated land or improvements, volunteer hours, donated materials, or other eligible methods outlined in the HOME regulations.

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 does not anticipate using any publicly owned land or property located in Murfreesboro to address the needs identified in this plan.

Discussion

The City of Murfreesboro receives CDBG funding directly from U.S. Department of Housing and Urban Development (HUD). The City receives a share of the state's Emergency Solutions Grant (ESG) allocation through the City Set-Aside program from Tennessee Housing Development Agency (THDA).

The City does not receive HUD funding from the HOME Partnerships Investment Program (HOME). The Housing Opportunity for Persons with AIDS (HOPWA) grantee for the Nashville-Davidson-Murfreesboro-Franklin MSA is Metropolitan Housing and Development Agency (MDHA). The City consults with MDHA regarding HOPWA allocations. The City is not a direct recipient of any funds covered in §91.2(b).

The City is the Collaborative Applicant for Continuum of Care TN-510 (Murfreesboro and Rutherford County). HUD announced the 2021 awards to TN-510 agencies totaling \$753,322 in its Continuum of Care (CoC) housing competition.

Public housing is the responsibility of Murfreesboro Housing Authority. A copy of MHA's most recent 5-Year and Annual Plan is available for review at its main office: 415 North Maple Street, Murfreesboro.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	CDBG Administration & Planning	2023	2024	Community Development	Citywide	Provide Administration & Planning	\$187,647.80	Other: Planning & Administration
2	Fair Housing	2023	2024	Community Development	Citywide	Affirmatively Furthering Fair Housing Choice	\$3,500.00	Affirmatively Furthering Fair Housing Activities
3	Provide Public Services	2023	2024	Community Development	Citywide	Public Services	\$128,500.00	Number of low-income persons served
4	Public Facilities/Infrastructure	2023	2024	Community Development	Citywide	Public Facilities	\$352,091.20	Number of low-income persons served in area
5	Rehabilitation	2023	2024	Community Development	Citywide	Housing Affordability	\$270,000.00	Housing units rehabbed
6	HOME Administration & Planning	2023	2024	Community Development	Citywide	Provide Administration & Planning	\$52,631.60	Other: Planning & Administration
7	CHDO 15% Set-Aside	2023	2024	Community Development	Citywide	Affordable Housing	\$78,947.40	Affordable Housing Activities
8	CHDO Operating 5% Set-Aside	2023	2024	Community Development	Citywide	Affordable Housing	\$26,315.80	CHDO Operating
9	Affordable Housing Activities: New Construction and DPA	2023	2024	Community Development	Citywide	Affordable Housing	\$368,421.20	New Construction (\$330,921.20; DPA \$37,500)
TOTAL							\$1,464,555.00	

Table 6 – Goals Summary

Goal Descriptions

Goal Name: Planning and administration
Goal Descriptions: Administrative and planning costs to operate the CDBG & HOME program successfully
Goal Name: Affirmatively Furthering Fair Housing Choice
Goal Description: Support targeted fair housing activities such as fair housing education, complaint handling services, and enforcement.
Goal Name: Provide public services
Goal Description: Provision of public services for projects that provide supportive services to low and moderate-income households and persons
Goal Name: Public Facility/Improvements
Goal Description: Facility renovations in low- and moderate-income areas
Goal Name: Owner-Occupied Housing Rehabilitation
Goal Description: Support housing rehabilitation for low income households
Goal Name: Affordable Housing & CHDO 15% Set-Aside and 5% Operating [Affordable Housing New Construction, Down Payment Assistance for Low income household, of Affordable Housing and CHDO operating]

Projects

AP-35 Projects – 91.220(d)

Introduction

The City has planned the following projects for the upcoming year and identified in the table below with additional details provided in Section AP-38.

Projects

Sort Order	Goal Name
1	CDBG Administration & Planning
2	Fair Housing
3	Provide Public Services
4	Public Facilities/Infrastructure
5	Rehabilitation
6	HOME Administration & Planning
7	CHDO 15% Set-Aside
8	CHDO Operating 5% Set-Aside
9	Affordable Housing Activities: New Construction and DPA

Table 7 - Project Information

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

The City has pursued a variety of strategies to impact the identified needs of the community, the primary obstacle to meeting the underserved needs is the lack of sufficient financial resources. Annually several project proposals may be unfunded or receive only partial funding due to lack of available resources.

AP-38 Project Summary

Project Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	CDBG Administration & Planning	2023	2024	Community Development	Citywide	Provide Administration & Planning	\$187,647.80	Other: Planning & Administration
2	Fair Housing	2023	2024	Community Development	Citywide	Affirmatively Furthering Fair Housing Choice	\$3,500.00	Affirmatively Furthering Fair Housing Activities
3	Provide Public Services	2023	2024	Community Development	Citywide	Public Services	\$128,500.00	Number of low-income persons served
4	Public Facilities/Infrastructure	2023	2024	Community Development	Citywide	Public Facilities	\$352,091.20	Number of low-income persons served in area
5	Rehabilitation	2023	2024	Community Development	Citywide	Housing Affordability	\$270,000.00	Housing units rehabbed
6	HOME Administration & Planning	2023	2024	Community Development	Citywide	Provide Administration & Planning	\$52,631.60	Other: Planning & Administration
7	CHDO 15% Set-Aside	2023	2024	Community Development	Citywide	Affordable Housing	\$78,947.40	Affordable Housing Activities
8	CHDO Operating 5% Set-Aside	2023	2024	Community Development	Citywide	Affordable Housing	\$26,315.80	CHDO Operating
9	Affordable Housing Activities: New Construction and DPA	2023	2024	Community Development	Citywide	Affordable Housing	\$368,421.20	New Construction (\$330,921.20; DPA \$37,500)
TOTAL							\$1,464,555.00	

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.

Murfreesboro is an urban area that relies on widely accepted data such as American Community Survey (ACS), HUD low and moderate-income summary data, and Federal Financial Institutions Examinations Council (FFIEC) data to determine areas throughout the community with concentrations of low and moderate-income communities. Program resources are allocated city-wide based on low-mod areas, which often coincide with areas of minority concentration. Over the next five years, the City intends to utilize CDBG funds in areas where 51% or more of residents have low or moderate household incomes).

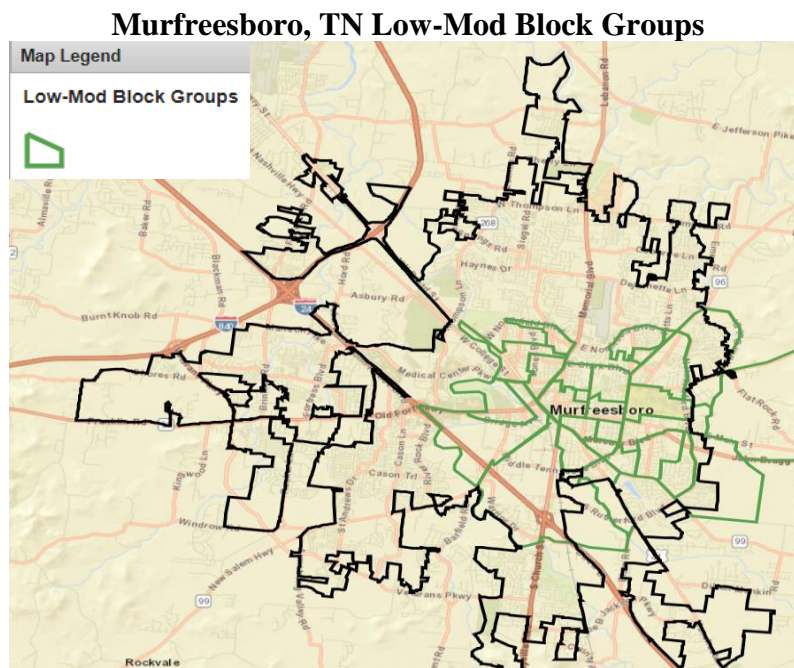
Geographic Distribution

Target Area	Percentage of Funds
Citywide	80%

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City will allocate resources to the low- and moderate-income block groups within the City. The areas outlined in green on the map will generally be prioritized for allocation of resources, however, individual low- and moderate-income persons residing anywhere in the City may be eligible beneficiaries of CDBG funds.



Source: HUD Con Plan Mapping Tool. <https://egis.hud.gov/cpdmaps/>

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Murfreesboro with its nonprofit partners will provide affordable rental and homeowner housing, including assistance to people with disabilities and homeless individuals and families. The special needs population will be served through grants to local service providers. The homeless population will be served through assistance grants to local service providers. To address these needs, the City will use CDBG and THDA ESG funds to support the rehabilitation of existing units and providing homeless services.

One Year Goals for the Number of Households to be Supported	
Homeless	50
Non-Homeless	1,500
Special-Needs	
Total	2,000

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	2
Rehab of Existing Units	5
Acquisition of Existing Units	5
Total	12

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

AP-60 Public Housing – 91.220(h)

Introduction

The MHA is an independent authority established under state law, is separate from the general control of the City and is not required by a Section 504 Voluntary Compliance Agreement to increase the number of accessible units.

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

The MHA has been approved for the RAD conversion of Parkside and Mercury Court properties. The is taking the first step in a multi-phase, multi-year process. That step is to create a master plan for the redevelopment of Oakland Court, a 76-home public housing neighborhood on approximately 20 acres between North Academy and Maney Avenues. The multi-year plan will replace 76 homes at Oakland Court with new homes and increase the total number of homes to 150 almost doubling the number of homes available there to qualified families. Upon completion of Oakland Court, the MHA will relocate the residents of Mercury Court residents to Oakland Court.

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

The MHA undertakes a variety of initiatives to increase resident involvement which include established programs that represent all residents living in Housing Authority developments. The MHA coordinates programs, activities, and services offered to residents, including:

- Family Self Sufficiency Program - designed to assist residents with achieving self-sufficiency. This effort is accomplished through goal setting, intervention, advocacy and community collaboration. When entering the program, the residents meet with a Family Self Sufficiency (FSS) Program Coordinator to discuss their needs and to set goals. Residents can receive assistance with seeking employment, job training, and educational opportunities.
- Resident Advisory Board (RAB) which meets regularly to obtain input from residents regarding capital needs and the overall PHA Annual Action Plan for the Housing Authority.

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

The MHA is not designated as troubled and is considered a high performer with a score of 93. PHAs scoring 59 (on a scale of 100) or lower are designated as "troubled." PHAs scoring 90 or higher are designated as "high performing," and those with scores of 60-89 are "standard" or "substandard."

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

Introduction

Murfreesboro's 2020-2024 Consolidated Plan identifies increasing housing options for the homeless and at risk of homelessness as a strategic priority. Long-term objectives include supporting emergency housing and supportive services and the implementation of a coordinated entry system.

The 2023 ESG allocation from the state agency will fund emergency shelter, rapid re-housing, and homeless prevention services that are projected to assist homeless and at-risk of homeless beneficiaries. The identified projects target homeless individuals and families who lack the resources to regain stable housing independently. Programs are designed to connect clients with the services necessary to ensure they move from emergency shelter to transitional or permanent housing.

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

The City of Murfreesboro will utilize Emergency Solutions Grant funding provided through the State of Tennessee for Emergency Shelter, Homelessness Prevention, Rapid Re-Housing, HMIS administration, and ESG program administration. Funding for these programs are projected to benefit homeless persons and those at risk of homelessness. Projects selected for funding are designed to help shorten the client's homelessness, improve their ability to secure stable housing, and prevent recurrent homeless episodes.

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

The City participates in and supports local efforts of the Housing, Health, and Human Services Alliance of Rutherford County (H³ARC) and other local agencies in its initiatives and projects. Murfreesboro will also continue to support organizations that assess the needs of the homeless to create a more robust social service system to address unmet needs.

Over the following Action Plan period, the City will collaborate with various local nonprofits organizations to expand services for the homeless and at-risk of homelessness population. Additionally, H³ARC collaborates with nonprofit organizations to analyze current needs to identify funding gaps and other gaps in services. The Homeless Point in Time Count, organized by the H³ARC, annually assesses the characteristics of the homeless population in the City. This data allows the Continuum and the City to track the changing needs of the homeless. The City will continue to support the efforts of the Continuum of Care in the preparation of the Point in Time Count to address the specific needs of homeless persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City supports efforts to decrease or end homelessness in Murfreesboro and supports the local Continuum of Care initiatives. The City of Murfreesboro does not receive a direct ESG allocation. It, therefore, relies on the allocation received by the agencies applying to the Continuum of Care to address these needs. These agencies are awarded funding for essential services and operations to emergency

shelters and transitional housing facilities. These facilities provide shelter and services to citizens of Murfreesboro to include homeless families, single men and women, and survivors of domestic violence. The City supports increasing housing options and self-sufficiency for the homeless and near-homeless by providing support for emergency housing and supportive services for homeless families and individuals, developing transitional housing, and preventing persons released from institutions from entering homelessness.

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 oversee activities for homeless individuals and families. The City has identified rapid re-housing as a priority during this Action Plan period. Obtaining permanent housing for homeless individuals and families will shorten the length of time spent in emergency and transitional shelters.

The City of Murfreesboro encourages collaboration with organizations to transition as many people as possible into permanent housing as quickly as possible. Some families or individuals may require only limited assistance for a short time, such as emergency food and shelter -- until a first paycheck is received or a medical emergency has passed. Others, however, will require more comprehensive and long-term assistance, such as transitional housing with supportive services and job training. Due to limited resources, agencies need to eliminate duplication of effort by local agencies, both in intake and assessment procedures and subsequent housing and supportive services.

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 of Murfreesboro will continue to support homelessness programs in 2020-2025 to assist families and individuals in avoiding becoming homeless. These programs seek to prevent homelessness by providing up to a year of short-term rental assistance, rental security deposits and last month's rent, and costs such as rental application fees and utilities.

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

Introduction:

Rutherford County imposed a development fee on all new residential construction, the proceeds of which are used primarily for school construction. The Rutherford County Commission has expressed no interest in rescinding this fee since the cause for it has not gone away. The City also imposes a storm water fee on all new development to help pay for its federally mandated storm water program. Both hurt the cost of new construction that affects the supply of affordable housing.

Community Development Department staff was used as a resource for housing issues, particularly those affecting the supply of affordable housing. Much of their input was incorporated into the Housing chapter of the report.

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 Murfreesboro does have some infill and redevelopment within the City's core. New housing units at a higher density are replacing many substandard housing units. Additionally, the residential units are being rehabilitated by private owners upgrading housing stock in the City core. The City also has two redevelopment projects that will provide additional residential units in midrise buildings which are replacing single story commercial and institutional building that are no longer being used.

While there is no single approach that meets all needs, a combination of planning, regulatory, and financing mechanisms can influence what is constructed. However, given the provisions that Tennessee state law places on cities and especially counties, few, if any, mechanisms currently available to entirely prevent haphazard growth patterns, particularly within the City's UGB.

Ultimately, growth management and utility extension policies should be based on the community's stated goals and objectives about the kind of community within which residents want to live. The long-term pattern of growth should be managed to balance market demands with economic development objectives. Indeed, future growth should be coordinated with infrastructure and public service investments such that the pattern and timing of development occur in a fiscally responsible manner.

During this Action Plan period, Murfreesboro will consider infill development opportunities closer to the city center. The new development has typically occurred at the City's outskirts on more significant swaths of undeveloped land (e.g., south of State Highway 99). These areas are less costly to serve and hence, more efficient as they are already serviced by roads, water, and sewer lines, public safety, solid waste collection, and existing parks and schools. The City should also consider opportunities that focus on redeveloping underutilized properties or obsolete building sites. This may involve the construction of individual lots or small undeveloped parcels in established neighborhoods and commercial districts.

AP-85 Other Actions – 91.220(k)

Introduction:

The Strategic Plan addresses the issue of meeting underserved needs through a variety of initiatives. Several of these initiatives are proposed for funding in this Annual Plan. The Community Development Department staff will host various workshops for subrecipients to provide an overview of program guidelines and expectations. We will utilize these workshops as an opportunity to network, share successes and lessons learned, and discuss best practices for utilizing HUD funding. Technical assistance will also be provided to subrecipients as needed.

Actions planned to address obstacles to meeting underserved needs

Murfreesboro will collaborate with community leaders, stakeholders, and local nonprofit agencies to help remove obstacles to meet the needs of the underserved population and improve service delivery. The City will coordinate the work of nonprofit agencies to provide social services, disseminate news and information, and spearhead community-wide solutions to local needs. The City will also review and analyze the work of its various departments and divisions to find opportunities for collaboration between similar programs. Program staff will also ensure that all fair housing education materials are current and compliant with the Affirmatively Furthering Fair Housing Final Rule.

Actions planned to foster and maintain affordable housing

Murfreesboro will actively work to address the need for more decent and affordable housing by prioritizing the investment of funds into all its housing programs. In the interest of preserving affordable housing, the City will continue to support the use of CDBG program funds for activities such as down-payment assistance and rehabilitation. To promote fair housing choice, the City will encourage and support fair housing rights for all and provide program funds to conduct outreach and education regarding the Fair Housing Law act of 1968.

Actions planned to reduce lead-based paint hazards

All applicants for both the Housing Rehabilitation Program and the Affordable Housing Program receive a copy of the booklet *The Lead-Safe Certified Guide to Renovate Right*. A pdf. version of this booklet is available on the City's website through a link from the Community Development page.

Before approving any Affordable Housing Program loans on pre-1978 homes, a lead-based paint visual inspection is conducted. If paint disturbance is noted, a full lead assessment and risk analysis are conducted. When the owner-occupant of a pre-1978 house applies for the Housing Rehabilitation Program, the Community Development Department orders a lead assessment and risk analysis at no cost to the applicant.

Actions planned to reduce the number of poverty-level families

Education and employment are critical factors in breaking the cycle of poverty. To that end, the City is committed to funding programs over the five years that will promote literacy, financial literacy, and self-sufficiency and help prepare residents for employment opportunities.

The City works with the Murfreesboro Housing Authority and the Tennessee Housing Development Agency to encourage Section 8 to homeownership participants. A provision in the policies of the City's Affordable Housing Assistance Program makes half of the financing provided to very-low-income first-time homebuyers a grant and half a no-interest loan due on sale.

The City includes Section 3 language in its notifications to housing rehabilitation contractors and the housing rehabilitation contracts. Successful bidders are supplied with contact information for the Murfreesboro Housing Authority Section 3 coordinator and other agencies able to supply low-income workers.

Actions planned to develop institutional structure

Murfreesboro is a direct recipient of Emergency Solutions Grant (ESG) Program funds from the Tennessee Housing Development Agency. Through this funding source, Murfreesboro allocates funding for Emergency Shelter, Rapid Re-Housing, Homelessness Prevention, and data entry into the Homelessness Management Information System. Coldest Nights, a collaborative program of The Journey Home, The Salvation Army, and First Baptist Church of Murfreesboro, offers shelter to men who would otherwise be sleeping in unsheltered conditions on nights with temperatures forecast to be below 30°. Because most of the persons making use of the program fit the definition of chronically homeless, the program provides a point of contact for service providers to reach out to this population. Murfreesboro City Schools and Rutherford County Schools have programs to connect homeless families with children and unaccompanied youth to service providers.

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

The City will work to foster collaboration through the dissemination of services, news, and information across social service organizations, subcontractors, and public and private entities. The City will accomplish this through subrecipient meetings that bring together affordable housing developers and social service agencies. The City will encourage community-based solutions and regional partnerships and continue to support and participate in the CoC, whose membership includes affordable housing and social service agencies.

Program Specific Requirements

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

Introduction:

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	\$100,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	\$100,000

Other CDBG Requirements

Other CDBG Requirements	
1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities 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.	80

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

City of Murfreesboro will utilize investment of HOME program funds as designated in CFR part 92.205(b). The City will provide HOME Program funds new construction and down-payment assistance loans to low and moderate-income homebuyers. The loans will be provided as “soft-second” mortgages, secured with a lien on the approved property.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The HOME rule at §92.254(a)(5) establishes the resale and recapture requirements HOME grantees must use for all homebuyer activities. These provisions are imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects through a written agreement with the homebuyer, and enforced via lien, deed restrictions, or covenants running with the land. The resale or recapture provisions are triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability.

When undertaking HOME-assisted homebuyer activities, including projects funded with HOME program income, the City will establish resale or recapture provisions that comply with HOME statutory and regulatory requirements and set forth the provisions in its Consolidated Plan. HUD must determine that the provisions are appropriate. The written resale/recapture provisions that the City submits in its Annual Action Plan must clearly describe the terms of the resale/recapture provisions, the specific circumstances under which these provisions will be used, and how the City will enforce the provisions.

Note: City of Murfreesboro’s complete Resale and Recapture provisions are included as an appendix. Below is a summary of applicable portions of the provisions.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City’s resale and recapture provisions ensure the affordability of units acquired with home funds in several ways.

The HOME rule at §92.254(a)(4) establishes the period of affordability for all homebuyer housing. The City’s calculation for the period of affordability is based upon the amount of HOME assistance in each unit and the applicable period of affordability under resale or recapture provisions.

a. **Period of Affordability Under Resale Provisions**

Under resale, §92.254(a) (5) (i) the HOME rule states that the period of affordability is based on the total amount of HOME funds invested in the housing. In other words, the total HOME funds expended for the unit determines the applicable affordability period. Any HOME program income used to assist the project is included when determining the period of affordability under a resale provision.

b. Period of Affordability Under Recapture Provisions

For HOME-assisted homebuyer units under the recapture option, the period of affordability is based upon the HOME-funded direct subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not anticipate refinancing any existing debt with its HOME funds during this Consolidated Plan period.