



FRANKLIN HOUSING

Lighting Your Path to Affordable Housing

2021
ANNUAL
REPORT

Our Mission

The mission of the Franklin Housing Authority is to help low-income families move forward by providing safe, decent, affordable housing and self-sufficiency opportunities.

Message from President Derwin Jackson



Our hope for 2021 was a return to some sort of normal for business operations after dealing with the COVID-19 pandemic throughout most of 2020. As we have all seen, there is now a new normal due to COVID and I continue to be proud of our staff for their resilience and commitment as we dealt with the ongoing issues.

In spite of the continued challenges in 2021, we remained committed to our mission. Staff returned to the office full-time in May after working a hybrid model combining time in the office with working remotely for much of 2020 and the first part of 2021.

Operations were not impacted as property managers and maintenance continued to manage and maintain the properties. The social services staff stayed connected with residents and provided our seniors with an option through the Williamson County Sheriff's Department to receive a check-in call each morning.

The Franklin Housing Authority hosted several COVID vaccination clinics at our different sites and, as a result, over 300 individuals were vaccinated. This was a great service for our senior residents who might not have had transportation to receive the vaccination elsewhere.

Many residents were impacted by the COVID virus, and staff worked with those affected to help get them the rental assistance and resources they needed. The Tennessee Housing Development Agency rental assistance

program also was able to help many residents.

All residents from the Cherokee and Shawnee sites were relocated in 2021, and the Cherokee site was demolished. The rezoning and development approval process was approved by the City of Franklin for Cherokee and the Shawnee plan, and rezoning will be approved in early 2022.

The FHA was successful in applying for and receiving two grants from the Tennessee Housing Development Agency. A National Housing Trust Fund grant in the amount of \$806,047 and a Tennessee Housing Trust Fund grant for \$500,000 were both awarded to be used for the construction of 76 affordable units on the Cherokee site.

In the fall, the FHA purchased a 16-unit apartment complex on Natchez Street and will maintain that development as affordable housing. This purchase was important to the community, as it ensures this site will remain affordable.

The 19-county Homeless No More program continues to be an important program for Middle Tennessee. The FHA case managers saw an increase in the number of requests for assistance. The FHA was also asked to assume the Clarksville Permanent Supportive Housing Grant. That grant will allow additional families to be served in the Clarksville area.

As I mentioned, I am extremely proud of the staff at the FHA and their commitment. I look forward to 2022 and the opportunities we have to serve.

“Stay tuned, the best is yet to come!”

2021 Board of Commissioners

Scott Black-Chairman
Darlene Morton-Vice-Chairman
Donnell Lane
Ethel Scruggs
Bob Barrett

FHA Staff

Christina Allen, Administrative Assistant
Martece Crawford, Lead Maintenance Mechanic
John Davis, ROSS Coordinator
Aida Donovan, Administrative Assistant
Maurice Head, Case Manager
Brandi Imbush, Part-Time Case Manager
Lindsy Mayfield Green, Director of Administration and Grants
Rebecca Jackson, Community Manager
Tena Hardy-Payne, Director of Housing Operations
Doug Johns, Director of Development and Maintenance
Cheryl Lyle, Case Manager

Herman McLemore, Part-Time Groundskeeper
Vicky Mealer, Accounting Manager
Susan Minor, Vice President-Operations
Tanisha Moore, Case Manager
Daniel Paz, Maintenance Mechanic
Tracey Radick, Bookkeeper
Austin Tefteller, Part-Time Groundskeeper
Michael Waggoner, Maintenance Mechanic
Chris Ward, FSS Coordinator
April Wilson, Community Manager
Christina Woodard, Community Manager

Message from Chairman Scott Black



Each year, as I think back on the previous 12 months, I am reminded of why I am so proud to be a member of the Board of Commissioners of the Franklin Housing Authority.

Not only has the organization increased the number of affordable housing units on sites that contained public housing, but they have also extended the impact into the community. In 2021, with the purchase of a 16-unit apartment complex on Natchez, the FHA has ensured these units will remain affordable. This purchase as well as the 2019 purchase of condos on West Main and the work with the 19-county Homeless No More grant shows the versatility and strong leadership of the organization.

The past two years have presented challenges that can test the will and commitment of organizations. I appreciate the resiliency of the staff as they have found ways to deal with the challenges.

With plans in motion for more redevelopment, I look forward to 2022 and beyond.

Resident Services

The FSS program helps move the participants toward self-sufficiency and away from government assistance. The primary focus of the program is to give motivated public housing residents a chance to move from public housing to the fair market rate private sector housing and give their families an opportunity to obtain skills and knowledge that will be beneficial in making decisions in their everyday lives allowing the participants to become financially, emotionally and mentally self-sufficient.

The FSS Program Process:

- The head of household will sign and agree to five-year contract
- Individual goals and a plan of action will be established
- An escrow will be set up
- Agreement to attend homeownership class once a month for eight months
- Participants are encouraged to save and budget monthly

During the program, residents participate in one-on-one meetings and structured programming. Throughout the course of the program, the FSS participants are given an opportunity to explore their various life tasks, decision-making skills and other talents.



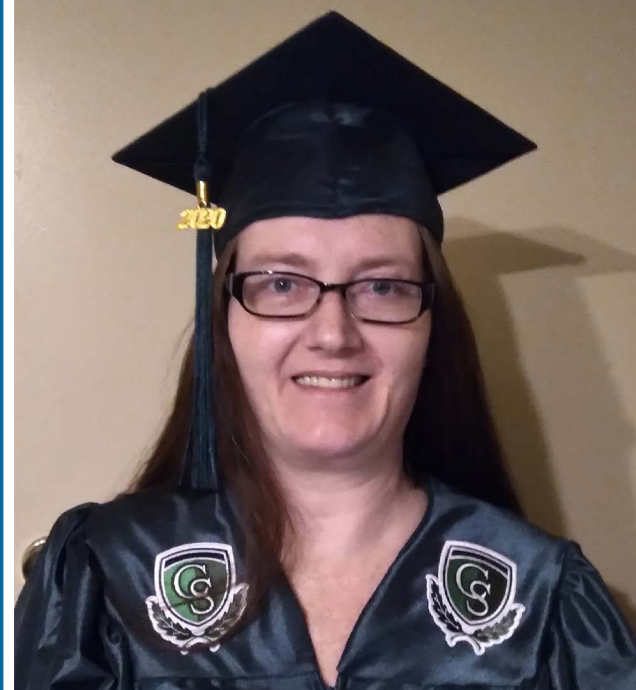
FHA President Derwin Jackson receives his COVID vaccination shot.

In early 2021, the Franklin Housing Authority partnered with Tennessee Vaccination services to provide COVID vaccinations to our residents as well as the community. Clinics were held at the Chickasaw Senior Community, Reddick Senior Residences and the FHA community center. Over 300 people were provided their first and second doses of the Moderna vaccine. An additional booster clinic was held in December.

Many of the residents in the senior communities expressed their appreciation as this service provided safe and convenient access as they didn't have to leave their building to get vaccinated. FHA staff served as volunteers at the clinics as well as assisting with contacting and signing up residents.

2021 Family Self Sufficiency Highlights:

- Collaborated with Operations Hope, America Job Center, Habitat for Humanity, BancorpSouth Bank, and Good Neighbor Foundation to conduct eight Empowerment and Homeownership workshops for FSS participants and community residents. The workshops provided financial information and tools for the participants and community residents on finances, payment history, credit history and score, types of mortgage loans, renting vs. owning a home, budgeting and savings, secure vs. insecure credit cards, installation vs. revolving credit and so much more.
- BancorpSouth awarded a grant for \$4,000 for youth and family services.
- Continuous resources were provided throughout the year for housing, employment, food, educational services to the residents and community.
- The FSS staff worked with many organizations such as the Big Backpack Giveaway, meal/food distribution and holiday gift cards.
- “Just Check-in” workshops were held that focused on community events, mental health, social activities and motivational workshops.



Karen Forgy Earns College Degree

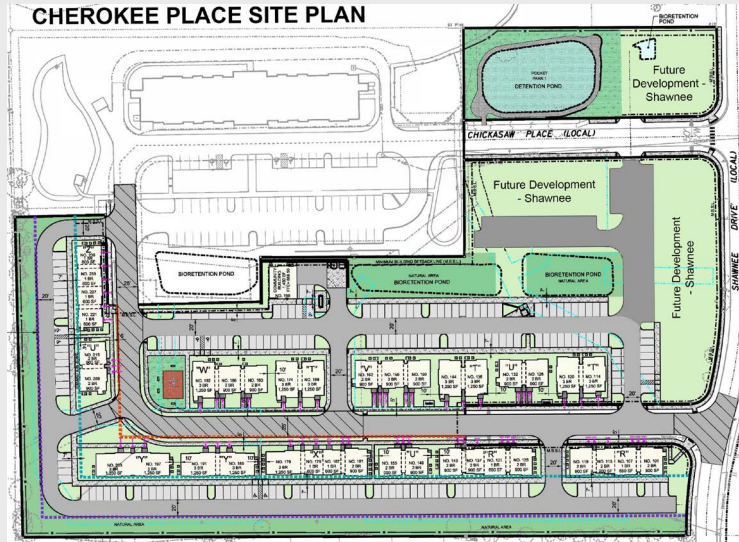
FSS participant Karen Forgy came into the program with the goal to obtain her associate degree. She put a plan into action to enroll into Columbia State Community College where she graduated December 2020, with her degree in Social Work. Currently, Karen is working toward her bachelor's degree in marketing at Western Governors University (WGU). Her aspiration is to one day open her own business in digital-social media.

Redevelopment

The redevelopment of the public housing portfolio at the FHA continued in 2021. The rezoning and development plan was approved for a portion of the Cherokee site, and the units were demolished. The new 76-unit development will be constructed with a combination of Low-Income Housing Tax Credits, grant funding and a Community Investment Tax Credit construction and permanent loan.

The total development cost for this project is estimated to be nearly \$23 million. Two grants totaling \$1.3 million were applied for and received from the Tennessee Housing Development Agency.

The FHA also received a tax credit allocation in 2021 to construct 50 units on a portion of the Cherokee site and the Shawnee site. The approval process from the city should be completed in first quarter 2022.



Demolition of Cherokee opens the door for redevelopment.



FRANKLIN HOUSING AUTHORITY PORTFOLIO SUMMARY

Project	Project Cost	Original Units	Completed Units	Project Type	Type of Units	Funding Sources*	Timeline
Reddick Senior Residences	\$8.6 million	44	48	New Construction	40 RAD PBV 8 HCV PBV	LIHTC, THTF	2013 Completion
Reddick Street Apartments	\$13.8 million		64	New Construction	22 RAD PBV 42 LIHTC	LIHTC, THTF, CDBG, CITC	2017 Completion
Park Street Apartments	\$1.9 million	22	22	Rehabilitation	22 Affordable	THTF, CDBG, CITC, FHLB, TDEC Grant,	2018 Completion
Chickasaw Senior Community	\$12.2 million	0	48	New Construction	22 RAD PBV 26 LIHTC	LIHTC, NHTF, CITC	2019 Completion
Spring Street & Johnson Circle Apartments	\$8.2 million	64	64	Rehabilitation	42 RAD PBV 22 LIHTC	LIHTC, THTF, NHTF, CITC	2020 Completion
Cherokee Place	\$22 million	59	76	New Construction	12 RAD PBV 20 HCV PBV 44 LIHTC	LIHTC, THTF, NHTF, CITC	2022 Anticipated Completion
Natchez Apartments**	\$1.9 million	0	16	Acquisition and Rehabilitation	12 HCV PBV 4 Affordable	CITC Perm Loan	2022 Anticipated Start
Shawnee Place	~17 million	28	50	New Construction	16 RAD PBV 2 HCV PBV 32 LIHTC	LIHTC, CITC	2022 Anticipated Start
<i>Short Court & Natchez Street</i>	<i>~\$35 million</i>	<i>38</i>	<i>100</i>	<i>New Construction</i>	<i>10 RAD PBV 22 Public Housing 68 LIHTC</i>	<i>Demolition/Disposition Applications to be submitted in 2022</i>	
<i>Brookwood Avenue</i>	<i>~\$35 million</i>	<i>42</i>	<i>100</i>	<i>New Construction</i>	<i>34 RAD PBV 54 LIHTC 12 Single Family Homes</i>	<i>Demolition/Disposition Applications to be submitted in 2022</i>	
Total	~155.6 million	297	588				Updated 10/2021

Voucher Type	Amount
Project-Based Vouchers	
Reddick Senior Residences	48
Reddick Street Apartments	22
Chickasaw Senior Community	22
Spring Street & Johnson Circle Apartments	42
Housing Choice Voucher	128
Veterans Affairs Supportive Housing (VASH)	10
Mainstream (non-elderly persons with disabilities)	16
Total	288

Homeless No More (HNM) Clients Housed	
Franklin	5
Clarksville	12
Columbia/Spring Hill/ Thompson's Station	16
As of October 2021	33

*LIHTC – Low-Income Housing Tax Credits, THTF – Tennessee Housing Trust Fund, NHTF – National Housing Trust Fund, CDBG – Community Development Block Grant, CITC – Community Investment Tax Credits, FHLB – Federal Home Loan Bank Affordable Housing Program

**Property purchased by FHA in August 2021. Not an original public housing site.

The Future is OURS Scholarship



Franklin Housing Collaborative

A community resource for
empowering families.

The Future is OURS (FOURS) Scholarship is designed to help fill the gaps that other awarded grants and scholarships may not cover toward a student's college education. The funds are available to be used during the time a student is enrolled in some form of higher education (two-year, four-year or trade school). All students who successfully complete the program are granted a minimum of \$1,000 per year for higher

education and up to \$5,000 per year. All high school students living within Franklin Housing Authority are eligible and must meet the criteria of being listed on the current lease, earn a minimum 295 cumulative points throughout their four years of high school, and must enroll and attend a U.S. post-secondary institution directly after high school graduation.

2021 Future is OURS Scholarship highlights:

- TN Promise and FAFSA were completed by the seniors in the program.
- Two participants graduated May 2021.

Number of Participants in Program

May 2021

0 Freshmen

4 Sophomores

1 Junior

2 Seniors

December 2021

0 Freshmen

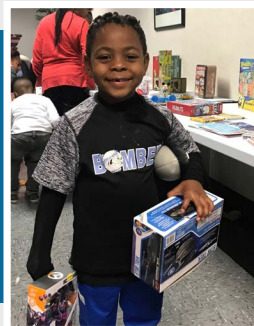
0 Sophomores

4 Juniors

1 Senior

Holidays at the FHA

While COVID prevented many holiday gatherings and events, residents were still able to receive assistance and the FHA staff even had a little fun. Even though the annual staff holiday party didn't take place, the staff still participated in a Gingerbread House Contest with the maintenance staff going all out, winning first, second and third place.



HUD Homeless Assistance

In 2019, the Franklin Housing Authority assumed a \$746,931 HUD transitional housing grant through the Central Tennessee Continuum of Care (CoC), a 19-county coalition of nonprofit providers, and State and local governments committed to the goal of ending homelessness. FHA established the Homeless No More (HNM) program and for the past two years has been providing direct assistance through rental assistance and supportive services to members of the community experiencing homelessness in 19 rural middle Tennessee counties. FHA was awarded a \$784,695 joint transitional housing-rapid rehousing (TH-RRH) grant in 2020 and a \$821,439 rapid rehousing (RRH) grant in 2021.

Case managers provide support to program participants through weekly and monthly counseling to establish individual Housing Stability Plans and help identify potential housing. Rent and move-in assistance is provided to help participants transition from homelessness to permanent housing. In addition to financial support, case managers refer participants to essential services

through partnerships with area agencies. These services include employment search assistance, job training, career planning, legal services, substance abuse treatment and recovery support, and life skills training.

As the HNM program entered a second year of the COVID-19 global pandemic, FHA was awarded a \$760,000 Emergency Solutions Grants Program Cares Act – Part II (ESG CV2) grant. These funds are to be used to prevent, prepare for, and respond to coronavirus, among individuals and families who are homeless or receiving homeless assistance and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts created by coronavirus. The ESG-CV2 grant has allowed FHA to provide more rental assistance and case management services to clients, in addition to emergency shelter services through hotel/motel vouchers.

The HNM program has housed over 100 families and individuals experiencing homelessness, exceeding grant requirements and helping those families on the path to permanent housing.



Resource Partners

As the FHA works to provide opportunities for residents to become self-sufficient, our partnerships and community support are vital. We rely on existing programs, when possible, in an effort to maximize resources. We also rely on the generosity of other supporters for financial and in-kind support. We thank those who support our residents and our mission.

African American Heritage Society	Daughters of the King	Housing Partnership of Williamson County Council Advisory Board	Williamson County Adult Education
American Job Center	First Missionary Baptist Church	Legal Aid Society	Williamson County Anti-Drug Coalition
BancorpSouth Bank	Franklin Church of Christ	Let it Shine Gymnastics	Williamson County Community Advisory Council
Begin Anew of Middle Tennessee	Franklin Special School District	Mercy Community Healthcare	Williamson County Department of Human Services-Franklin
Bridges Domestic Violence Center	Franklin Tomorrow	Mid-Cumberland Community Action Agency	Williamson County Health Department and Health Council
Centennial High School	Franklin Tomorrow-Get Fit	One Generation Away	Williamson County Public Library
Chrysalis Dental	Franktown Open Hearts	Operation Hope	Williamson County Schools System
City of Franklin	Good Neighbor Foundation	Psi Phi Zeta Chapter, Zeta Phi Beta Sorority, Incorporated of Williamson County	YMCA-Y-CAP Williamson County
Columbia State Community College	Grace Works Ministries, Inc.	United Way of Williamson County	
Community Childcare Center	Habitat for Humanity of Williamson County		

Community Events and Programming 2021

Children:

FOURS Scholarship Program

FOURS Scholarship Program:

Backpack Giveaway Resources
Internet Connection Resources
TN Promise & FAFSA
TAHRA Scholarship
Tom Murdic Educational Scholarship
Psi Phi Zeta Chapter, Zeta Phi Beta Sorority, Incorporated Book Scholarship.

Adults:

Empowerment and Homeownership Workshops with emphasis on Financial Literacy
Escrow Accounts for FSS Participants
Employment and Career Resources
Dental & Medical Resources
Food Distribution
Goodwill Virtual Learning
Graceworks Manger
Vita Free Tax-United Way
Uncooked Turkey Basket Giveaway

Franklin Housing Authority 2021 Snapshot

Housing Units	Number of Units	Number of People	Number of Elderly
Public Housing	72*	157	37
Low Income Housing Tax Credit*	224	396	138
Affordable with no subsidy	38	75	14
FHC Owned Rental Housing	2	3	0
FHC Owned Housing for HNM program	1	1	0
Total Units	337	632	189

Number on the waiting list	
Tax Credit Units	217
Public Housing	86
Affordable (no subsidy)	4

Section 8 Vouchers	
Leased	228
Avg. rent paid by tenant	\$362
Avg. payment to landlord	\$533 per household
FHC Owned Rental Housing	1

Average Family Income	
Tax Credit Units	\$19,395
Public Housing	\$14,531
Affordable (no subsidy)	\$29,590

Average Monthly Rent	
Tax Credit Units	829
Public Housing	318
Affordable (no subsidy)	679

*Decreased from 2020 due to demolition. New construction of 126 units to be completed in 2023.



Lighting Your Path to Affordable Housing

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