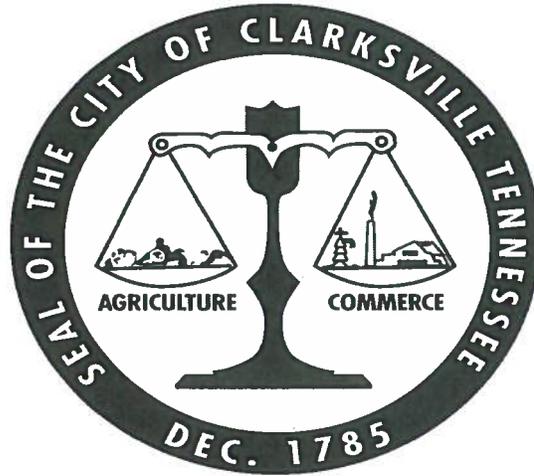


Annual Action Plan



City of Clarksville, Tennessee

**For the HUD
CDBG, HOME, and ESG
Programs**

**For the one-year period
2016-2017**

City of Clarksville
Office of Housing and Community Development
One Public Square
Clarksville, TN 37040

CDBG Program Activities Budget \$961,999	Proposed Budget 2016/2017	Description of Program
Administration	\$177,400	Administration and planning activities associated with the management and monitoring of HUD funded projects and programs.
Planning	\$10,000	
Fair Housing	\$5,000	The City of Clarksville provides Fair Housing outreach and assistance to low income individuals with a variety of housing problems. Affirmatively furthering Fair Housing is a requirement of receiving CDBG Funds.
Housing		
Rehabilitation 2016-2017	\$229,599	Program is designed to assist low and moderate-income households for major or minor repairs and accessibility modifications. The program will be available citywide. Program will also provide funds to non-profit organizations in order to maximize the impact of funds by using donated labor for housing repair efforts focused in the Neighborhood Enhancement Areas. - \$80,000.
Acquisition	\$48,000	Funds will be used to acquire land for the development of permanent affordable housing.
Neighborhood Public Facilities	\$200,000	Funds will be used for acquisition, construction, reconstruction or installation of public facilities and improvements including recreational facilities for youth in low income census tracts.
Infrastructure	\$100,000	Infrastructure projects in eligible census tracts that encourage the development of affordable residential housing.
Demolition & Clearance	\$50,000	Funds are used to pay for the demolition of blighted properties with in qualified census tracts. It is expected that 2 blighted structures will be demolished.
Public Services		
Community Action Agency	\$15,000	Funds are awarded annually to eligible non-profit and faith based groups and administered by OHCD staff to directly benefit low-income people, often people with special needs. These "special needs" populations include some of our most vulnerable residents: the elderly, children and youth, the homeless, people with mental and physical disabilities, people with chronic illnesses, people with addictions, and victims of violence and individuals living in Public Housing.
Flourishing Families	\$31,000	
Greenhill Human Dev	\$5,000	
Radical Mission PHEAP	\$20,000	
Serenity House	\$6,000	
UMUM-Grace Assistance	\$40,000	
UMUM-Safe House	\$25,000	
TOTAL	\$961,999	

Estimated Prgram Income	\$125,000	
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HOME Program Activities Budget	Proposed Budget	Description of Program
\$358,115	2016/2017	
Administration	\$35,812	Administration and planning activities associated with the management and monitoring of HUD funded projects and programs.
Housing		
CHDO (Community Housing Development Organization Set-Aside)	\$53,718	The CHDO allocation is required to be set-aside for affordable housing activities to be undertaken by non-profit housing Development Organizations. These set-aside funds must be invested in eligible housing. CHDO's increase the availability of affordable housing in the jurisdiction.
First Time Home Buyers Down Payment Assistance Program	\$40,000	Funds are provided to low and moderate-income residents for down payments and closing costs to purchase homes within the Clarksville City limits. Eligible Borrowers may receive a grant and a deferred loan due upon sale or transfer of the home.
Homeowner Rehabilitation 2016 - 2017	\$228,585	Home funds will be used to rehabilitate owner occupied housing units within the city limits of Clarksville that meet program requirements. Reconstruction will be made available to houses that have been identified as having code violations. All units will be built to code, using approved housing quality standards.
Totals	\$358,115	
Estimated Program Income	\$125,000	

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Increase and preserve affordable housing:

- Fund homeowner rehab program
- Fund First Time Homebuyer Program
- Fund Low Income Housing Rental Projects with HOME Funds
- Continue to promote fair housing through education and training

Support accessibility improvements Revitalize targeted neighborhoods:

- Define "Targeted" neighborhoods using updated demographic data
- Review public infrastructure and ADA needs when determining project
- Purchase, construct and improve public facilities
- Reduce blight

Provide supportive services for people who are homeless and those at the risk of homelessness:

- Target individuals who meet the chronically homeless definition
- Connect people who are homeless with services, shelter and food
- Provide services for people with special needs
- Promote services that improve overall efficiency of the homeless system

One-year priorities:

- Increase and preserve affordable housing
- Revitalize targeted neighborhoods
- Provide support services for persons who are homeless or persons at risk of homelessness
- Increase economic opportunity

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The following measures were taken to encourage citizen participation:

- Posted draft plans electronically on the City website
- Published all meetings with the City Council in the local newspaper
- Solicited comments from interested social service agencies.
- Held two meetings at local school next to public housing targeting public housing residents
- Facilitated the Mayors Homeless Forum

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The following items were discussed during the public meetings held March 01, 2016 and January

- Get the word better
- More help for homeless service providers
- Revitalize blighted areas
- Clean up neighborhoods
- More rental housing
- More single family housing in low income areas

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

Housing and Community Development office will work toward-achieving items discussed during the public meetings

7. Summary

The 2016-2017 Action Plan will help the department prepare for upcoming projects and a vision of what is possible. The plan will help create vibrant, healthy neighborhoods and create affordable housing opportunities, and use public resources more efficiently and effectively. The extensive public input into this process, as well as in-depth data analysis has created a realistic but ambitious strategic plan that has broad public support.

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	Office of Housing and Community Development	Office of Housing and Community Development
HOME Administrator	Office of Housing and Community Development	Office of Housing and Community Development

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

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

1. Introduction

Consultation with the community and affected service providers is a fundamental component of the Action Plan process. The City of Clarksville welcomes and encourages the participation of all of its citizens in the development of these plans and in the review of progress in implementing plan activities. The City particularly encourages involvement by low and moderate income households residing in areas targeted for program activities (such as neighborhood revitalization areas and other neighborhoods), minorities and non - English speaking persons, as well as persons with disabilities. In addition, residents of public housing and other assisted housing are encouraged to participate. Finally, local and regional institutions and other organizations including businesses, neighborhood associations, housing developers, the Clarksville Housing Authority, and community and faith based organizations are encouraged to become involved in the planning process. A special effort is made to assure that low and moderate income persons, households in areas assisted by program activities and persons special needs have opportunities to participate. The City will provide translators for non-English speaking persons who request assistance at least 3 days prior to hearings or other meetings in the planning process. Persons who need auxiliary aids or other assistance to be able to fully participate may request assistance at least 3 days in advance of the hearing or meeting. Drafts of the plans have been posted on the City CDBG webpage, City Hall and placed in local library branches.

Notices of public meetings and hearings have been 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))

- Mayor appoints housing authority board members
- Worked with other jurisdictions including Montgomery County, the Housing Authority, the Continuum of Care provider, and Tennessee Housing Development Agency (THDA) to help prioritize housing needs, provide homeless services to leverage federal and state funds for affordable housing, community development and related services.

- Continuing to participate in coordinated efforts for shelter and services assisting homeless individuals and families.

- Attendance by staff for the Homeless No More steering committee.
- Facilitated the Mayors symposium on Homelessness in Clarksville
- Participate in local service provider coalition meetings
- Worked with THDA on Homeless issues

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.

Coordination with the Middle Tennessee Continuum of Care

The City of Clarksville is represented on the Homeless No More Steering Board and actively coordinates with others in the Continuum to address the needs of homeless individuals and families including the chronically homeless, veterans and unaccompanied youth. The City of Clarksville holds local homeless coalition meetings that in turn are taken to the Homeless No More Steering Board for inclusion into the Continuum of Care goals and objectives.

- Local meetings where needs are taken up to the Continuum of Care for inclusion into the bigger picture so the needs of the homeless individuals/families, chronically homeless, homeless veterans, and unaccompanied youth can be addressed.
- Member of the Homeless No More Board along with homeless and/or formerly homeless individuals that represents those in needs of services and represent a broad-based group that because of their knowledge and/or interest in homeless

- Member of the HNM Committees: Compliance, Point-in-Time, Housing Inventory County, and 10-Year Plan
- Actively participates in the Point-in-Time Street and Shelter Counts by coordinating local resources, i.e., shelters, law enforcement, social service agencies, and CoC
- Requires HMIS participation with grant recipients and through HNM HMIS Lead, the city monitors compliance with HMIS participation
- Supports CoC Goals and Objectives: 1) Housing Stability; 2) Increase income/skills; 3) Greater self-determination; 4) Linkages to mainstream resources
- Provides through the CoC, 15 one-bedroom units for chronically homeless through vouchers. Presents renewal application to the HNM Ranking and Priority Committee for consideration for renewal
- Develops affordable housing with CoC provider
- Supports the acquisition or rehabilitation of facilities to house those at-risk and/or who are homeless
- Collaborated on centralized / coordinated assessment tools for the HNM area
- Encourage programs to support children in homeless facilities that are identified through the school systems

- Coordinates ESG funds to be used for homeless prevention, emergency shelter, and rapid re-housing.
- Engages in the planning for homeless projects in the CoC based on project essentialness, cost effectiveness, quality, and whether the project addresses the homeless issues identified for the Homeless No More CoC area.
- Coordinates assistance between local providers and HNM CoC

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

ESG funds are distributed through THDA state agency, all CoC who want ESG funding must apply to THDA to include our office, consultation:

- As member of HNM Board, the City of Clarksville has contributed to the development of policies and procedures for the administration of the HMIS
- The Point-in-Time and Housing Inventory County serves as a part of the foundation in determining how to allocate ESG funds and in the development of performance standards & outcomes set forth by HUD's overall goals.
- At a minimum, the HNM CoC HMIS provides the city with HMIS reports, i.e., are ESG funded agencies enrolling homeless individuals/families into the HMIS; level of quality data being entered into the HMIS; & 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

The City’s strategy related to the needs of the homeless, those at risk of homelessness, and other special needs populations involves coordinating with several agencies to provide services with those in need.

DRAFT

Table 2 – Agencies, groups, organizations who participated

1	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>SALVATION ARMY</p>
		<p>Services-homeless</p>
		<p>Homeless Needs - Chronically homeless</p> <p>Homeless Needs - Families with children</p> <p>Homelessness Strategy</p>
		<p>The attend bi-monthly meetings</p>
2	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>City of Clarksville</p> <p>Other government - Local</p> <p>Homelessness Strategy</p> <p>Bi monthly meeting with service providers helped improve communication among the group.</p>
		<p>Centerstone</p>
		<p>Services-homeless</p>
		<p>Homelessness Needs - Veterans</p>
		<p>The attend bi-monthly meetings</p>
3	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Serenity House Women's Shelter</p> <p>Services-homeless</p> <p>Homeless Needs - Chronically homeless</p>
4	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p>	

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The attend bi-monthly meetings</p>
5	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Radical Missions</p> <p>Services - Housing</p> <p>Services-homeless</p> <p>Homeless Needs - Chronically homeless</p> <p>Homelessness Strategy</p>
6	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Workforce Essentials</p> <p>Services-Employment</p> <p>Employment</p>
7	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Clarksville Montgomery County Public Library</p> <p>Services-Children</p> <p>Services-Education</p> <p>Education</p>
	<p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	

8	Agency/Group/Organization Agency/Group/Organization Type	safe harbor
	What section of the Plan was addressed by Consultation?	Housing Services - Housing Services-homeless Publicly Funded Institution/System of Care
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy
9	Agency/Group/Organization Agency/Group/Organization Type	United Methodist Urban Ministries Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
10	Agency/Group/Organization Agency/Group/Organization Type	Flourishing Families
	What section of the Plan was addressed by Consultation?	Housing Services - Housing Services-homeless Homeless Needs - Chronically homeless

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
11	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Clarksville Montgomery County Community Action Agency</p> <p>Housing Services - Housing Services-homeless</p> <p>Housing Need Assessment Homelessness Strategy</p>
12	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Greenhill Human Development</p> <p>Services-Children Services-Health</p> <p>Homelessness Strategy</p> <p>The agencies meet bi-monthly to discuss issues, and to network. The outcome is our network is measurable, providers know who to call when situations arise.</p>

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Buffalo Valley	Homeless No More

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The HNM coalition’s strategies to reduce homelessness and chronic homelessness in the rural middle Tennessee area is based on three levels of housing needs, services and resources currently in the region and seeking additional resources that are needed in each of the service areas. These three levels of housing are Emergency Shelters, Transitional Housing and Permanent Supportive Housing

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**

Public meeting held in the city's lowest income census tract, meeting help one block from public housing area.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community		community was interested in how we could market our program better	all comments were accepted	
3	Public Meeting	Residents of Public and Assisted Housing				

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Clarksville is an Entitlement City according to the U.S. Department of Housing and Urban Development (HUD) criteria. Accordingly, the City receives annual allocations of funds for Housing and Community Development Projects under the Community Development Block Grant Program (CDBG), and Home Investment Partnership Program (HOME). As an Entitlement City, and a Participating Jurisdiction (PJ) Clarksville is required to conduct a comprehensive assessment of its housing and community needs and to present a plan of action in a detailed format prescribed by HUD.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Clarksville has taken action to assist homebuyers and org resources to implement the First Time Home Buyers program community, financial experts, and private and non housing developers and consultants who can provide tec
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	961,999	125,000	0	1,086,999	3,260,997

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	358,115	125,000	0	483,115	1,449,345
Continuum of Care	public - federal	Admin and Planning Housing	0	0	0	0	0
Other	public - state	Admin and Planning Public Services	0	0	0	0	0

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

Clarksville's federal fund allocations will compliment a number of other resources that impact community development.

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

CDBG funds are used for blight clearance, and a lien is placed on the property after it is cleaned up. The property becomes publically owned land, and is offered to non-profits like habitat for humanity.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Revitalize targeted neighborhoods	2015	2020	Non-Housing Community Development	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown	Neighborhood Revitalization Rehabilitate Public Facilities and Infrastructure		
2	Build community infrastructure and service capacity	2015	2020	Non-Housing Community Development	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown	Rehabilitate Public Facilities and Infrastructure		
3	Assist homeless and at-risk of homelessness with	2015	2020	Homeless		Increase Permanent Supportive Housing for Homeless		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Expand and preserve Affordable Housing	2015	2020	Affordable Housing	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown	Neighborhood Revitalization of Existing Housing		
5	Admin and Planning	2015	2019	Admin and Planning		Affirmatively Further Fair Housing Choice Provide Administrative Structure for Planning, Imp		

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Revitalize targeted neighborhoods
	Goal Description	
2	Goal Name	Build community infrastructure and service capacity
	Goal Description	
3	Goal Name	Assist homeless and at-risk of homelessness with
	Goal Description	

4	Goal Name	Expand and preserve Affordable Housing
	Goal Description	
5	Goal Name	Admin and Planning
	Goal Description	

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

AP-35 Projects – 91.220(d)

Introduction

This section of the report indicated how the proposed 2016 Action Plan projects relate to the Consolidated Plan goals and objectives. Clarksville organizes a volunteer committee comprised of community members to prioritize and approve funding allocations.

#	Project Name
1	CDBG AND HOME ADMINISTRATION
2	PLANNING
3	FAIR HOUSING
4	HOMEOWNER OCCUPIED HOUSING REHAB PROGRAM
5	FIRST-TIME HOMEBUYER PROGRAM
6	ACQUISITION
7	DEMOLITION AND CLEARANCE
8	INFRASTRUCTURE
9	NEIGHBORHOOD PUBLIC FACILITIES
10	HOME PROGRAM CHDO SET-ASIDE
11	CDBG PUBLIC SERVICE

Table 8 – Project Information

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

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	CDBG AND HOME ADMINISTRATION
	Target Area	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	Goals Supported	Admin and Planning
	Needs Addressed	Provide Administrative Structure for Planning, Imp
	Funding	CDBG: \$202,400 HOME: \$35,812
	Description	PROJECT MANAGEMENT, IMPLEMENTATION, INSPECTION AND MONITORING OF ALL HOUSING AND COMMUNITY DEVELOPMENT PROJECTS. ADMINISTRATION FUNDS INCLUDE, BUT ARE NOT LIMITED TO THE FOLLOWING: GENERAL OPERATING EXPENSES, PRINTING, MISCELLANEOUS SERVICES AND CHARGES, LEGAL EXPENSES, TRAVEL, ETC.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	ADMINISTRATION FUNDS FOR CDBG AND HOME GRANTS
2	Project Name	PLANNING
	Target Area	
	Goals Supported	Admin and Planning
	Needs Addressed	Provide Administrative Structure for Planning, Imp
	Funding	CDBG: \$10,000
	Description	PLANNING ACTIVITIES ASSOCIATED WITH THE MANAGEMENT AND MONITORING OF HUD FUNDED PROJECTS AND PROGRAMS.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	PLANNING ACTIVITIES FOR THE CDBG GRANT.
3	Project Name	FAIR HOUSING
	Target Area	
	Goals Supported	Expand and preserve Affordable Housing

	Needs Addressed	Affirmatively Further Fair Housing Choice
	Funding	CDBG: \$5,000
	Description	FAIR HOUSING OUTREACH AND ASSISTANCE TO LOW TO MODERATE INCOME INDIVIDUALS AND FAMILIES WITH A VARIETY OF HOUSING PROBLEMS.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	FAIR HOUSING OUTREACH AND ASSISTANCE TO LOW TO MODERATE INCOME INDIVIDUALS AND FAMILIES WITH A VARIETY OF HOUSING PROBLEMS.
4	Project Name	HOMEOWNER OCCUPIED HOUSING REHAB PROGRAM
	Target Area	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	Goals Supported	Expand and preserve Affordable Housing
	Needs Addressed	Rehabilitation of Existing Housing Neighborhood Revitalization
	Funding	CDBG: \$329,599 HOME: \$353,585

	<p>Description</p> <p>PROGRAM IS DESIGNED TO ASSIST LOW AND MODERATE INCOME HOUSEHOLDS FOR CODE RELATED REPAIRS INCLUDING WATER AND SEWER HOOK-UP AND ACCESSIBILITY MODIFICATIONS. THE PROGRAM WILL BE AVAILABLE CITY-WIDE. PROGRAM WILL ALSO PROVIDE FUNDS TO NON-PROFIT ORGANIZATIONS IN ORDER TO MAXIMIZE THE IMPACT OF FUNDS BY USING LABOR AND DONATED MATERIALS FOR HOUSING REPAIR EFFORTS FOCUSED IN THE NEIGHBORHOOD ENHANCEMENT AREAS.</p>
<p>Target Date</p>	<p>6/30/2017</p>
<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>20 LOW TO MODERATE INCOME FAMILIES OR HOUSEHOLDS</p>
<p>Location Description</p>	
<p>Planned Activities</p>	<p>PROGRAM IS DESIGNED TO ASSIST LOW AND MODERATE INCOME HOUSEHOLDS FOR CODE RELATED REPAIRS INCLUDING WATER AND SEWER HOOK-UP AND ACCESSIBILITY MODIFICATIONS. THE PROGRAM WILL BE AVAILABLE CITY-WIDE. PROGRAM WILL ALSO PROVIDE FUNDS TO NON-PROFIT ORGANIZATIONS IN ORDER TO MAXIMIZE THE IMPACT OF FUNDS BY USING LABOR AND DONATED MATERIALS FOR HOUSING REPAIR EFFORTS FOCUSED IN THE NEIGHBORHOOD ENHANCEMENT AREAS.</p>
<p>Project Name</p>	<p>FIRST-TIME HOMEBUYER PROGRAM</p>
<p>Target Area</p>	<p>NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown</p>
<p>Goals Supported</p>	<p>Expand and preserve Affordable Housing</p>
<p>Needs Addressed</p>	<p>Neighborhood Revitalization</p>
<p>Funding</p>	<p>HOME: \$40,000</p>

5

	Description	FUNDS ARE PROVIDED TO LOW AND MODERATE INCOME RESIDENTS FOR DOWNPAYMENT AND CLOSING COSTS TO PURCHASE HOMES WITHIN THE CLARKSVILLE CITY LIMITS. ELIGIBLE BORROWERS WILL RECEIVE A LOAN FOR DOWNPAYMENT ASSISTANCE AND A 10-YEAR FORGIVABLE LOAN FOR CLOSING COSTS.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	8 LOW TO MODERATE INCOME HOUSEHOLDS
	Location Description	
	Planned Activities	FUNDS ARE PROVIDED TO LOW AND MODERATE INCOME RESIDENTS FOR DOWNPAYMENT AND CLOSING COSTS TO PURCHASE HOMES WITHIN THE CLARKSVILLE CITY LIMITS. ELIGIBLE BORROWERS WILL RECEIVE A LOAN FOR DOWNPAYMENT ASSISTANCE AND A 10-YEAR FORGIVABLE LOAN FOR CLOSING COSTS.
6	Project Name	ACQUISITION
	Target Area	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	Goals Supported	Revitalize targeted neighborhoods
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$48,000
	Description	FUNDS ARE DESIGNATED TO ACQUIRE LAND WITHIN THE CITY LIMITS FOR THE DEVELOPMENT OF PERMANENT AFFORDABLE HOUSING.
	Target Date	6/30/2017

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>1 LOW TO MODERATE INCOME FAMILY</p>
<p>Location Description</p>	
<p>Planned Activities</p>	<p>FUNDS ARE DESIGNATED TO ACQUIRE LAND WITHIN THE CITY LIMITS FOR THE DEVELOPMENT OF PERMANENT AFFORDABLE HOUSING.</p>
<p>Project Name</p>	<p>DEMOLITION AND CLEARANCE</p>
<p>Target Area</p>	<p>NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown</p>
<p>Goals Supported</p>	<p>Revitalize targeted neighborhoods</p>
<p>Needs Addressed</p>	<p>Neighborhood Revitalization</p>
<p>Funding</p>	<p>CDBG: \$50,000</p>
<p>Description</p>	<p>BLIGHTED AREAS IN A COMMUNITY ARE DETERIMENTAL TO THE HEALTH AND WELL-BEING OF THE NEIGHBORHOODS. CDBG FUNDS WILL BE USED TO STRENGTHEN CODE ENFORCEMENT INITIATIVES CITY-WIDE AND PARTICULARLY TARGET AREAS WHERE THERE IS SIGNIFICANT NEED.</p>
<p>Target Date</p>	<p>6/30/2017</p>
<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>ESTIMATE 2 BUILDINGS WILL BE DEMOLISHED</p>
<p>Location Description</p>	

	<p>Planned Activities</p> <p>BLIGHTED AREAS IN A COMMUNITY ARE DETERIMENTAL TO THE HEALTH AND WELL-BEING OF THE NEIGHBORHOODS. CDBG FUNDS WILL BE USED TO STRENGTHEN CODE ENFORCEMENT INITIATIVES CITY-WIDE AND PARTICULARLY TARGET AREAS WHERE THERE IS SIGNIFICANT NEED.</p>
8	<p>Project Name</p> <p>INFRASTRUCTURE</p> <p>Target Area</p> <p>NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown</p> <p>Goals Supported</p> <p>Build community infrastructure and service capacity</p> <p>Needs Addressed</p> <p>Rehabilitate Public Facilities and Infrastructure</p> <p>Funding</p> <p>CDBG: \$100,000</p> <p>Description</p> <p>INFRASTRUCTURE PROJECTS IN ELIGIBLE CENSUS TRACTS THAT ENCOURAGE THE DEVELOPMENT OF AFFORDABLE RESIDENTIAL HOUSING.</p> <p>Target Date</p> <p>6/30/2017</p> <p>Estimate the number and type of families that will benefit from the proposed activities</p> <p>AREA BENEFIT OF 13,490 PERSONS</p> <p>Location Description</p> <p></p> <p>Planned Activities</p> <p>INFRASTRUCTURE PROJECTS IN ELIGIBLE CENSUS TRACTS THAT ENCOURAGE THE DEVELOPMENT OF AFFORDABLE RESIDENTIAL HOUSING.</p> <p>Project Name</p> <p>NEIGHBORHOOD PUBLIC FACILITIES</p>
9	<p>Project Name</p> <p>NEIGHBORHOOD PUBLIC FACILITIES</p>

Target Area	NEW PROVIDENCE HILL SOUTH CLARKSVILLE NEIGHBORHOOD Downtown
Goals Supported	Revitalize targeted neighborhoods
Needs Addressed	Rehabilitate Public Facilities and Infrastructure
Funding	CDBG: \$200,000
Description	FUNDS WILL BE USED FOR ACQUISITION, CONSTRUCTION, RECONSTRUCTION OR INSTALLATION OF PUBLIC FACILITIES AND IMPROVEMENTS INCLUDING RECREATIONAL FACILITIES FOR YOUTH IN LOW INCOME CENSUS TRACTS
Target Date	6/30/2017
Estimate the number and type of families that will benefit from the proposed activities	AREA BENEFIT OF 7906 PERSONS
Location Description	
Planned Activities	FUNDS WILL BE USED FOR ACQUISITION, CONSTRUCTION, RECONSTRUCTION OR INSTALLATION OF PUBLIC FACILITIES AND IMPROVEMENTS INCLUDING RECREATIONAL FACILITIES FOR YOUTH IN LOW INCOME CENSUS TRACTS
Project Name	HOME PROGRAM CHDO SET-ASIDE
Target Area	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
Goals Supported	Expand and preserve Affordable Housing

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	Needs Addressed	Increase Permanent Supportive Housing for Homeless
	Funding	HOME: \$53,718
	Description	TO PROVIDE AFFORDABLE, DECENT, SAFE AND SANITARY HOUSING OPPORTUNITIES FOR LOW AND MODERATE INCOME FAMILIES AND INDIVIDUALS
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	1 RENTAL UNIT FOR A LOW TO MODERATE INCOME FAMILY OR HOUSEHOLD
	Planned Activities	TO PROVIDE AFFORDABLE, DECENT, SAFE AND SANITARY HOUSING OPPORTUNITIES FOR LOW AND MODERATE INCOME FAMILIES AND INDIVIDUALS
	Project Name	CDBG PUBLIC SERVICE
	Target Area	NEW PROVIDENCE HILL RED RIVER NEIGHBORHOOD SOUTH CLARKSVILLE NEIGHBORHOOD Northwest Clarksville Downtown
	Goals Supported	Assist homeless and at-risk of homelessness with
	Needs Addressed	Provide Support for Emergency Housing and Supporti
	Funding	CDBG: \$142,000
	Description	TO PROVIDE NONPROFIT PUBLIC SERVICE AGENCIES FUNDING TO PROVIDE VARIOUS SERVICES TO HOMELESS, THOSE AT RISK OF HOMELESSNESS, DOMESTIC VIOLENCE VICTIMS, LOW TO MODERATE HOUSEHOLDS IN NEED OF UTILITY ASSISTANCE, AIR CONDITIONERS/HEATERS, AND CASE MANAGEMENT, ETC.
11		

	6/30/2017
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	PROVIDE FUNDING TO THE FOLLOWING SUBRECIPIENTS: COMMUNITY ACTION AGENCY, FLOURISHING FAMILIES, GREENHILL HUMAN DEVELOPMENT, RADICAL MISSION, SERENITY HOUSE, AND URBAN MINISTRIES GRACE ASSISTANCE AND SAFE HOUSE PROGRAMS.

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

CDBG and HOME funds can be used throughout the city. Areas of high minority concentration include New Providence, Red River District, Downtown and South Clarksville. New Providence and Red River have the highest concentration of minorities in the city.

Geographic Distribution

Target Area	Percentage of Funds
NEW PROVIDENCE HILL	
RED RIVER NEIGHBORHOOD	
SOUTH CLARKSVILLE NEIGHBORHOOD	
Northwest Clarksville	
Downtown	

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City does not distribute assistance strictly by geographic area however, the City has designated five low- low to moderate-income census tracts as target areas. Housing rehabilitation and Homebuyers assistance can be used throughout the city. Infrastructure and public facilities improvements will be limited to target areas.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Clarksville partners with THDA and several non-profit agencies to assist in projects designed to provide affordable homeowner housing including assistance to people with disabilities and homeless individuals and families. Clarksville operates a housing rehabilitation program within the city limits. Projects are limited to complete basic home repairs and improvements meeting Clarksville's rehabilitation specifications and minimum standards. Repairs will be made for homeowners who are 80% or less of the area median income (AMI).

One Year Goals for the Number of Households to be Supported	
Homeless	1
Non-Homeless	1
Special-Needs	1
Total	3

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	20

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

CHA continues to address the needs of public housing by improving the housing stock. Exterior renovations will include door and window/security screen replacements, security cameras, playground equipment. Design work for a duplex will be completed this year with construction to begin in 2016.

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

Monthly resident meetings are held to encourage resident involvement. Periodic notices, monthly calendars and a quarterly newsletter are delivered to each resident household informing them of meetings, activities and information the residents need to keep abreast of opportunities and activities that affect their communities. Partnerships with churches, banks, civic organizations, social service organizations, and local businesses have been made to provide resources and opportunities for the residents.

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

Discussion

The Clarksville Office of Housing & Community Development has provided on site homeownership workshops for CHA residents in the past. CHA will request THDA to provide this training again. Plans are currently being made with other partners to provide additional homeownership training and credit counseling.

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

Introduction

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs
The City of Clarksville will continue to engage in its street outreach and engagement activities in order to outreach to homeless populations. These activities include an annual Point-In-Time Count, which helps identify homeless residents and assess their needs. The following needs are assessed during the annual count: chronic homelessness, homeless children and unaccompanied youth, the racial and ethnic makeup of the homeless population, mental health needs, and presence of a chronic health need or disability. The County will support and facilitate an expansion of street outreach to include multi-disciplinary practitioners from law enforcement, social services, health care, mental health care, faith-based groups, volunteers, non-profits, community-based organizations, and substance abuse recovery centers in alignment with its overall plan to end homelessness.

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

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

The city of Clarksville will support the following one-year goals.

- 1) Provide funds to support emergency shelter renovations
- 2) Provide funds to support shelter operations and transitional housing.
- 3) Provide funding to increase permanent supportive housing opportunities and work to create a stronger network of providers of supportive and mainstream services to homeless clients.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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 addresses housing, health, social services, employment, education, or youth needs.

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 has several strategic steps to address homeless prevention, which are detailed in the middle Tennessee Continuum of Care's 10-year plan to end Homelessness. The city will continue to support and facilitate actions on these steps.

Discussion

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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

Introduction

Barriers to affordable housing can present in a variety of aspects and multiple entities including, but not limited to government and political agencies, banking and financial institutions, insurance industry regulations, zoning regulations, social and economic variables, neighborhood conditions, public policy legislation, and fair housing enforcement.

There are no incentives to produce affordable housing anywhere in the city. Despite attempts to develop affordable housing through the use of zoning and incentives, it has proven difficult to get developers to undertake affordable projects or to include affordable units in market rate projects.

Most of the single family and multi-family housing being built is for the active duty military. There is very little if any affordable housing being built particularly for families in the low to moderate-income range. The affordable units that are being built are built with Low Income Housing Tax Credits, and these are being jeopardized by the state controller and local tax assessor who have decided to tax the tax credits themselves and the units.

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

Educate audiences on the need for affordable housing and address affordable housing myths (i.e. it will reduce my property values). Invest resources into land-assembly and demolition to ready sites for affordable housing development. Increase financial resources dedicated to affordable housing. Currently, the City bears the burden of affordable housing supply.

Montgomery County Tax assessor and the State of TN Comptroller have implemented a policy to tax Low Income House Tax Credit projects. They tax the buildings and the tax credits themselves. For some reason they have singled out affordable housing to attack.

Discussion

AP-85 Other Actions – 91.220(k)

Introduction

This section reports additional efforts the city will undertake during the 2015-2016 program year to address residents' housing and community developments needs. The city of Clarksville has multiple strategies to meet the needs of the community. The CDBG and HOME play an important role in the revitalization of the city. Despite the city's targeted use of federal and local resources to meet the underserved needs of the community, obstacles to meeting these needs persist. The goals set forth in this plan position the city to continue its focus on meeting needs in the areas of single-family housing, supportive services, and economic development. The city will continue to allocate federal and state resources to meet these needs and work with partners to identify and address underserved needs.

Actions planned to address obstacles to meeting underserved needs

While 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. See the annual objectives and description of activities and identified need for specific projects and anticipated Beneficiaries/outcomes. Housing actions will primarily be accomplished through the administration of CDBG and HOME funds. Applications for both programs are accepted by OCHD on a year round basis to allow applicants ample time to prepare for their project.

Actions planned to foster and maintain affordable housing

The City fosters and maintains affordable housing by:

- Providing funds each year for the rehabilitation of owner occupied housing for people of low and moderate income;
- Supporting projects using low income tax credit financing
- Promoting affordable and public housing projects;

Actions planned to reduce lead-based paint hazards

Clarksville funds programs and manages a housing rehabilitation program; both of which require a lead based paint inspection on all homes built prior 1978. Approximately 20,000 units (37.1%) were constructed before 1980, and thus might have lead-based paint hazard though only 2.5 % of the units were constructed before 1940 and only 11.3% were built before 1960. Because of the surge in growth in the preceding two decades, the median age for housing units in Clarksville is 1989.

Actions planned to reduce the number of poverty-level families

Clarksville has a substantial number of households with an income of less than \$15,000: indeed 15.8

percent of households, some 7438 households, are below this figure. By definitions, 48.8 percent of Clarksville households are in the lowest median income categories. Poverty is an issue in Clarksville as 16.1 percent of the population had income in the preceding months that was below the established poverty level. Clarksville will use its CDBG and HOME funds to reduce the impacts of poverty on low and moderate-income families and individuals in the community while working diligently to help move people out of poverty. Working with community leaders, workforce development programs, job training opportunities for low-income persons will be looked at for ways to expand public service programs aimed at increasing self-sufficiency will be supported. . The following strategies consistent with Clarksville's overall Consolidated Plan strategies, will play a role in combating poverty:

- Support community vitality through activities that promote a diverse economic base and family wage jobs while providing opportunities for low and moderate-income people to become financially independent;
- Support services designed to expand available affordable housing and services to assist homeless people to reach self-sufficiency; and
- Support programs that identify people who are homeless, assess their needs, and move them into appropriate housing and supportive services.
- Support activities which bring additional business and jobs into the community.

Actions planned to develop institutional structure

The Clarksville Office of Housing and Community Development is reviewing ways in which CDBG and HOME can be more integrated into community and economic development. The city will contribute to capacity build in the institutional structure by continuing to encourage coordination among service agencies, participating in cooperative efforts such as Middle Tennessee Affordable housing coalition, and the local homeless coalition, and the Veterans Outreach service providers.

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

The City of Clarksville staff will serve on the Middle Tennessee Continuum of Care steering Committee, and the Middle Tennessee Affordable Housing Coalition. The staff will continue to coordinate with the Lincoln Homes Resident Council, along with other housing providers on housing needs for the low-income populations.

Discussion

Program Specific Requirements

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

Introduction

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.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

**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:

The City of Clarsville does not use HOME funds other than dictated by 92.205

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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:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the **Property** or any interest in it is sold or transferred (or if a beneficial interest in **Borrower** is sold or transferred and **Borrower** is not a natural person) or fails to be used as the **Borrower's** principal residence without **Beneficiary's** prior written consent, **Beneficiary** may, at its option, require immediate payment in full of all sums secured by this **Security Instrument**. For purposes of this deed of trust the sale or transfer of any part or interest in the property shall include but not be limited to transfers by deed, lease, contract, option, will or by intestate succession. Any such transfer shall render any and all amounts due under the note immediately due and payable.

DEED OF TRUST section 16 Transfer of the Property or a Beneficial Interest in Borrower.

If **Beneficiary** exercises this option, **Beneficiary** shall give **Borrower** notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which **Borrower** must pay all sums secured by this **Security Instrument**. If **Borrower** fails to pay these sums prior to the expiration of this period, **Beneficiary** may invoke any remedies permitted by this **Security Instrument** without further notice or demand on **Borrower**.

Program overview

109. *Use of Recaptured Funds:*

All funds repaid to the City will be used to carry out local low income housing programs. These funds will be expended on a regular basis, and will not be allowed to accumulate for more than five years.

e) **Compliance Period**

Loans and grants made under the First-Time Homebuyer program require an affordability period of a minimum of five years, per the HOME Investment Partnership Program requirements. Should the property be sold or otherwise transferred prior to the five year affordability period, the down payment and closing costs shall immediately become due and payable.

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:

Please refer to the response to question AP 90 #2.

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 of Clarksville does not anticipate using HOME funds in this manner.

Discussion

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