

Franklin County, Ohio



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2013 Action Plan

For the U.S. Department of Housing and Urban Development (HUD)

HUD Entitlement Programs

Community Development Block Grant (CDBG)

HOME Investment Partnership Program

Emergency Shelter Grant (ESG)

Franklin County, Ohio 2013 Action Plan

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Franklin County 2013 Action Plan

2013 Action Plan Overview/Executive Summary

Franklin County is diligent in its efforts to promote the goals of its 2010-2014 Consolidated Plan and implement the strategies identified to redevelop neighborhoods, create affordable housing initiatives and stimulate economic development. The five-year plan sets forth the priorities that will guide the County's allocation of Community Development Block Grant (CDBG), HOME Investment Partnership Program and Emergency Shelter Grant (ESG) funds. With the submission of the 2013 Action Plan, the County will enter the first year of its new five-year plan.

Funding Resources Available for the 2013 Plan

Franklin County One-Year Use of Funds

In 2013 Franklin County expects to have a total of \$2,529,594 in new HUD funds available. These funds are projected from the following sources:

➤	FY 2013 Community Development Block Grant (CDBG).....	\$1,804,831
➤	FY 2013 HOME.....	\$643,740
➤	FY 2013 Emergency Shelter Grant.....	\$143,540

These programs are managed through the Community Planning and Development (CPD) Division of the U.S. Department of Housing and Urban Development (HUD).

In addition, the County should receive an estimated \$30,000 from CDBG housing rehabilitation loan repayments and \$34,840.18 from HOME loan repayments. The County also proposes to amend its 2012 CDBG program to reprogram \$120,000 and its HOME program to reprogram \$5,813.67 from completed, never programmed and canceled projects from the 2012 Action year. Further, \$390,000 in HOME match funds will be available. Together, these resources total \$3.1 million, and will be available to address the County's Consolidated Plan priorities.

In addition to the HUD entitlement dollars, Franklin County will also leverage and utilize other federal, state and local, public as well as private resources to address the priority needs, goals and objectives stated in its 2010-2014 Consolidated Plan. By project category, a sampling of those additional dollars includes:

- For infrastructure projects, general funds from local governments and Ohio Public Works Program (OPWC) dollars.
- For affordable rental housing, additional funding sources will include Low Income Housing Tax Credits, Tax Exempt Bonds, allocations from the Columbus/Franklin County Housing Trust, and proceeds secured through an increase in conveyance/transfer fees from real estate sold in the County.
- Homeownership programs in addition to proceeds from the aforementioned Columbus/Franklin County Housing Trust will also utilize funding from the Community Development Collaborative of Greater Columbus, national foundation dollars and have access to tax delinquent properties acquired by the County.
- Homeless prevention (Rebuilding Lives and Safety Net Initiative) programs benefit from a planned/budgeted \$3,550,000 allocation from the County's (the transfer of conveyance fees) general fund. The final amount is predicated on the actual amount realized from the conveyance fees.

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Major Activities Proposed for Funding in the 2013 Program Year

Below is a summary of how the County plans to use anticipated 2013 funds to continue addressing the goals and objectives of our 2010-2014 Consolidated Plan.

Housing Stabilization and Improvement Programs

The County will allocate approximately \$1.7 million in CDBG and HOME funds for housing activities. The CDBG program will fund an Elderly & Disabled Homeowners Assistance program and a Mid Ohio Regional Planning Commission (MORPC) urgent repair program. Funding from the HOME program will be allocated to County certified Community Housing Development Organizations (CHDOs) for development, operating support and technical assistance; to MORPC for a single family rehabilitation program, to Homeport for a Homebuyers Down Payment Assistance program and \$450,000 for two affordable housing projects: the Community Housing Network Rental Rehabilitation project and the yet to be identified Community Shelter Board designated Rebuilding Lives project.

Homelessness Assistance

The needs of Franklin County's homeless community are given high priority in the County's Action Plan and budget each year. In 2013, the County will make a 2013 general fund contribution of \$3,550,000 to the local homelessness prevention network through the Community Shelter Board (dollars that also serve to meet the Emergency Shelter Grant (ESG) match requirement.)

Emergency Shelter Program (ESG)

The County's 2013 ESG program allocation, anticipated to be \$143,540 will go to the YWCA Family Center by way of a contract with the Community Shelter Board.

Chronic Homelessness

The U.S. Department of Housing and Urban Development, and the U.S. Interagency Council on Homelessness have established the goal of eliminating chronic homelessness by 2012, and are seeking commitments from communities that receive Continuum of Care funding to develop local ten-year plans to end chronic homelessness. In 2006, Franklin County adopted their plan; a plan that will be implemented and monitored by the Community Shelter Board. A plan that has a four-prong approach:

Close the front door by preventing homelessness

1. Improve access to Franklin County Department of Job & Family Services programs & reduce referrals/discharge to shelters.
2. Improve access to and coordination with health care programs & reduce referrals/discharge to shelters from hospital facilities.
3. Improve access to and coordination with Alcohol, Drug and mental Health Board (ADAMH) programs & reduce referrals/discharge to shelters from inpatient treatment facilities.
4. Reduce referrals/discharge from Ohio Department of Rehabilitation and Corrections (ODRC) and local Correctional system to shelters.

Open the back door

1. Continue implementation of the Rebuilding Lives plan through development of new permanent supportive housing (PSH) for chronically homeless men and women.
2. Continue development of new permanent supportive housing for chronically homeless families with children.

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3. Increase understanding of chronically homeless families.
4. Improve coordination and linkage between outreach and permanent supportive housing projects.
5. Improve access to Columbus Metropolitan Housing Authority (CMHA) programs.
6. Expedite benefits enrollment by the Social Security Administration and Department of Veterans Affairs.

Build the infrastructure

1. Increase supply of affordable housing.
2. Ensure effective employment services are operational in all supportive housing projects.
3. Develop an Economic Independence Initiative to increase income of PSH residents.

Manage for results

1. Implement the HUD Management Information System for tracking homelessness statistics
2. Initiate dialogue to ensure buy-in and implementation of 10-year plan to end chronic homelessness: Annual Update.
3. Issue annual reports to the community.

Franklin County staff sits on several Community Shelter Boards including the Continuum of Care and Rebuilding Lives lending its expertise and advocating for the homeless citizens of Columbus and Franklin County.

Public and Social Service Support Programs

The County's Consolidated Plan recognizes that support for the human infrastructure of the County also contributes to the stability and growth of the community. In 2013, the County will fund various public and social service programs that support housing retention (through the Community Housing Network), nutritional services (through Lifecare Alliance), Community Gardens (the County Commission office), a tool loan program (Rebuilding Together), housing counseling through the Mid-Ohio Regional Planning Commission and a GreenCorps horticultural jobs program (Franklin County Conservatory.) In 2013, the County will allocate a total of \$182,500 to public and social service programs.

Infrastructure, Neighborhood Conservation, and Revitalization

The Franklin County community continues to communicate the need to improve the quality of public infrastructure (streets, alleys, and sidewalks) and public facilities that are located in and that serve low and moderate- income areas. To that end, the County will use a portion of its CDBG funds to fund the Water Quality Partnership program to support the sewer connections and connection fees related to connecting low-income households to public sewer systems. The total CDBG planned allocation for this program area is \$300,000.

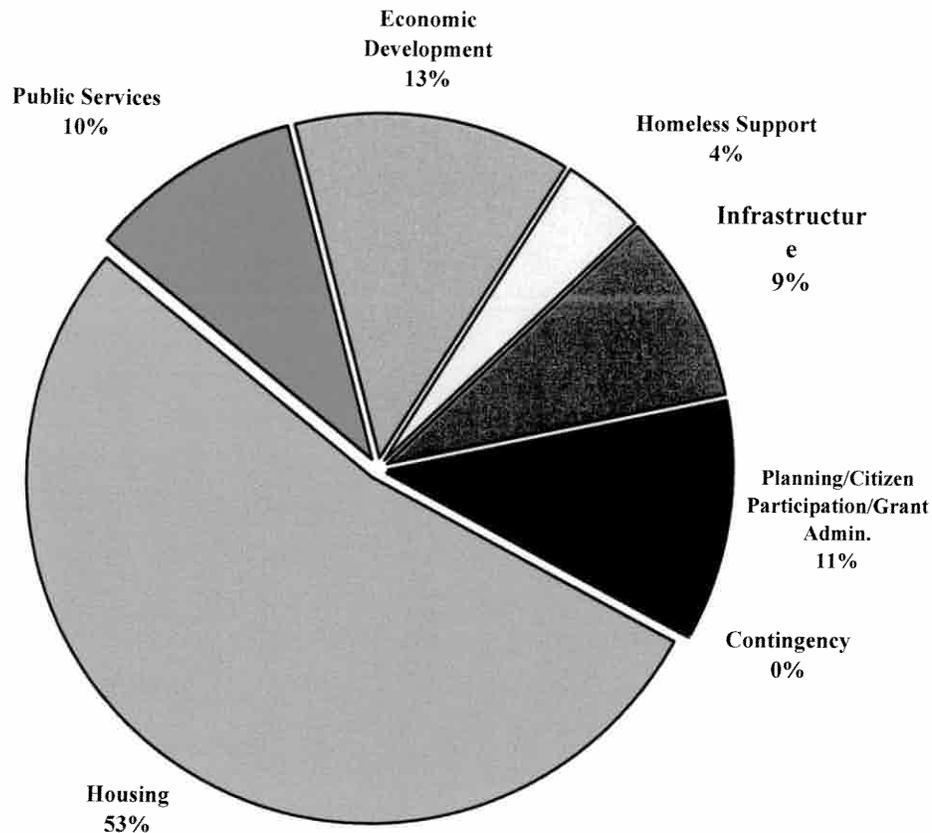
Economic Development

The Consolidated Plan emphasizes using economic development and workforce development activities as a means to address the poverty rate, while concurrently increasing the economic growth of the County. The 2013 Action Plan allocates \$417,560 of County CDBG resources to a microenterprise loan program, a microenterprise development program to assist low-income business owners in creating job opportunities and revitalizing neighborhoods throughout the community, a business launch fund providing capital funding to eligible emerging business initiatives, a fresh foods initiative and for individual development accounts. Additionally, County staff serves on several economic development committees such as the Mid Ohio Development Exchange, the FirstSource committee and the Housing

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Advisory Board advocating and overseeing tax incentive programs that rightly and duly benefit the low income citizens of Franklin County.

Chart 1- 2013 Planned Expenses by Category (calculates only HUD entitlement funds)



Geographic Distribution of Resources

Several of the County's 2013 programs/projects are available to eligible citizens County-wide. Those are:

- The Mid-Ohio Regional Planning Commission's Homeowner urgent repair and substantial rehabilitation programs and housing counseling.
- The Columbus Urban League's Fair Housing services program
- The Columbus Housing Network's housing retention services program
- The Community Shelter Board has oversight of the County's emergency homeless services and the Continuum of Care
- The Mid-Ohio Board for Independent Living Environment serves the hearing impaired
- The Lifecare Alliances' nutritional meals program
- The Columbus Housing partnership offers homebuyer counseling and down payment assistance

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- The Economic & Community Development Institute's microenterprise loan program and minor home rehabilitation program for seniors and disabled individuals
 - The Columbus Metropolitan Housing Authority's HQS rental housing inspections
 - The Franklin County Growth Fund which provides loans to support sizable business endeavors which provides jobs and/or services to low-income residents
 - The Increase, CDC business development program
 - Rebuilding Together's Tool bank program
 - GreenCorps horticultural program
 - Water Quality Partnership program connecting private homes to public sewer systems
 - East Columbus Development Corporation individual development accounts program
- Other programs and projects with a more defined scope, specifically benefit the following communities:
- Community Gardens (Social Services)
 - United Way Fresh Foods Initiative

Citizen Participation

The County initiated the citizen participation process for its 2013 Action Plan by holding two informational public hearings, one on September 20th, 2012 and the other on September 21st, 2012. The hearings examined community development needs, discussed eligible activities under the HOME and CDBG programs, provided figures concerning anticipated resources, covered the application information and provided technical assistance (a copy of the informational packets is party to this plan as a citizen participation attachment.) In addition to those meetings the following jurisdictions also conducted meetings to cull citizen support for their action plan proposed projects: the City of Riverlea, the Village of Urbancrest, the City of Groveport, the city of Whitehall and the City of Hilliard. Further, the County held two public hearings on the draft action plan on January 17th, 2013 and January 18th, 2013.

On December 7, 2012 a meeting was held with the County's Community Development Advisory Committee to discuss the ranking of submitted applications and the draft action plan. The committee approved the draft plan and it was forwarded to the Board of County Commissioners for approval. The Action Plan draft and funds availability were advertised in the Columbus Dispatch on December 23rd, 2012 offering access to the plan, soliciting public comment on it and announcing the plan's third and fourth public hearings (the above referenced January 17th and January 28th, 2013 dates.) In addition the draft plan was sent out to all County political jurisdictions, provided to the County's Intergovernmental review board and mailed to suburban libraries.

Evaluation of Past Performance

The County established five-year performance measures in regards to the goals identified in its 2010-2014 Consolidated Plan. Listed below are those goals and how the County fared during the second year of the five-year period (**the program standard after the conclusion of the second year is 40% for each program measure.**) The raw numbers behind these percentages are listed in the COUNTY PROJECTS & PROGRAMS OUTCOMES MEASURES BY THEME AND CATEGORY Section

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below under the Theme tables.

- ♦ Increase the supply of affordable rental housing units for low- and extremely low- income families and individuals outside of areas of poverty and near employment growth areas.
 - provide gap financing for 300 rental units 98% achieved
 - provide gap financing for 25 single family homes 92% achieved
 - provide infrastructure improvements to 50 rental units 144% achieved

- ♦ Increase the range of housing options and related services for special needs populations (E.G. homeless, elderly, disabled).
 - assist 500 households with transitional/permanent housing 97% achieved
 - assist 2,000 clients through operating support of shelters 127% achieved
 - assist 300 households through the housing retention program 81% achieved
 - provide hearing impairment equipment to 30 households 84% achieved
 - provide support to 625 afflicted households 36% achieved

- ♦ Expand the conservation and improvement of existing affordable owner and renter housing.
 - rehab 100 low-income owner-occupied houses 28% achieved
 - provide urgent repairs to 275 low-income owner occupied houses 102% achieved
 - rehab 50 housing units making them handicapped accessible 50% achieved
 - provide 75 sewer repairs to low income owner occupied houses 28% achieved
 - create 500 units of affordable housing 33% achieved#

#During the 2010 timeframe the MORPC Housing Advisory Board didn't approve any bonds for affordable rental housing.

- ♦ Increase opportunities for low- income households to become and remain homeowners.
 - assist 50 low-income families in becoming first-time homebuyers 78% achieved
 - assist 200 low-income families in accessing public water/sewer 47% achieved
 - assist 1000 families in remaining housed 102% achieved

- ♦ Ensure equal access to housing.
 - provide fair housing services (5,000 in total) to the community 98% achieved

- ♦ Upgrade to current standards sanitary sewer, water, storm, sewers and/or streets with curbs and gutters and sidewalks within identified Target Areas.
 - upgrade 5 public infrastructure (curbs, gutters, sewers) projects 100% achieved
 - assist 1000 households with water conservation 123% achieved*

*Water conservation programming did not begin until 2011.

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- ◆ Repair and replace deteriorated infrastructure in older cities, townships, and village centers and address neighborhood needs within identified Target Areas.
 - replace 10 public infrastructure (curbs, gutters, sewers) projects 50% achieved
 - provide incentives for the rehab of 3 rec. and public facilities 0% achieved
 - demolish 30 nuisance properties 0% achieved#

The County's township demolition program was not initiated until 2012.

- ◆ Provide technical and financial assistance to community based organizations in order to address neighborhood needs.
 - support the development of CHDO capacities (10 allocations) 40% achieved
 - monitor the development of CHDOs (10 assessments) 40% achieved
 - contribute to the construction of 45 CHDO single family homes 16% achieved
- ◆ Help low-income residents obtain and keep jobs that match their interests and potential.
 - Provide loan assistance to 100 businesses 60% achieved
 - serve 100 low-income individuals through the County's First Source hiring agreement with businesses 0% achieved
- ◆ Promote thriving small and emerging businesses.
 - create 50 and retain 50 jobs through the County's Growth fund 41% achieved

The Franklin County Growth received an additional CDBG allocation of \$100,000 in .

- provide development training to 50 businesses 202% achieved
- ◆ Increase low-income individuals' access to regional job markets and locations.
 - create/retain 1,500 jobs through County CRA and EZs 16% achieved
 - locate 3 businesses adjacent to low-income residential areas 0% achieved

OVERVIEW OF ACTIVITIES

This section summarizes the activities that Franklin County will undertake with anticipated HUD funds during the 2012 program year to address the priority needs as identified in the Consolidated Plan for 2010-2014.

Homeless and Other Special Needs Activities:

The following activities are intended to address the needs of homeless persons:

- Community Shelter Board - Shelter Operations
- Rebuilding Lives - General Fund contribution
- Housing Retention Specialist

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- Neighborhood Stabilization Program
- Lifecare Alliance – Nutritional program

Activities that address the needs of persons with special needs are:

- Handicapped Accessibility Modifications
- Hearing Equipment for the homes of the deaf
- Elderly & Disabled Minor Repair Program
- Lifecare Alliance – Nutritional program

Additional Activities

The subsequent program/project cost summaries (Community Development Block Grant, HOME, American Dream Downpayment Initiative and Emergency Shelter Grant) and program/project descriptions in this document speak specifically to accomplishing (but not limited to) the following actions over the course of the next year:

- Address obstacles to meeting underserved needs;
- Foster and maintain affordable housing;
- Remove barriers to affordable housing;
- Evaluate and reduce lead-based paint hazards;
- Reduce the number of poverty-level families;
- Create economic development opportunities for low income individuals and businesses
- Enhance coordination between public and private housing and social service agencies.

Consultation Process

Housing: The Assistant Director of the Economic Development and Planning Department and the HUD Grants Administrator participate on the Columbus Area Affordable Housing Task Force of which among others the Columbus Metropolitan Housing Authority is a member, and at which meetings the various issues dealing with the availability of public housing, other subsidized housing and potential and realized affordable housing initiatives are discussed and collaborative strategies explored. In addition to County and City staff, task force members include housing non-profits, housing for-profits, concerned citizens and tenant representatives which assure that resident issues are raised and addressed, and that they have the opportunity to weigh in on policy decisions. Additionally, these same representatives participate on the HUD housing staff sponsored “Pipe Line” review group which analyzes the various housing production pipelines in the community including HUD, the state of Ohio and the Affordable Housing Trust towards which collaborative approaches are adopted to address opportunities and potential conflicts in housing markets.

Health and Social Services: The process of collaboration and consultation with the various social services and housing organizations within the County is on going through the representation of the Economic Development & Planning Department, on behalf of the County, the boards of the United Way, the Community Shelter Board, and the Columbus and Franklin County Housing Trust Fund. This collaboration protects the interests of Franklin County citizens and has resulted in the leveraging of millions of dollars on their behalf. The Continuum of Care process and multiple infrastructure and public facilities projects have benefited the City of Columbus and outlying cities, villages and

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townships.

Further, the County works with both MORPC which administers the County's Urgent Repair and Substantial Rehabilitation programs and Franklin County Public Health regarding the County's Water Quality Partnership program to upgrade sanitary sewer availability to low-income homeowners who have onsite systems (to date the County has started to address 17 of 19 identified pockets of pollution.) These consultations allow the County to be engaged in housing and environmental review policies.

Further, the Economic Development & Planning Department negotiates employment commitments for clients of Franklin County's Job and Family Services Department with businesses and industries seeking tax abatements within County Enterprise Zones and Community Reinvestment Areas.

Minority Business Outreach

Franklin County contractually requires all sub-recipients to solicit bids from minority and female-owned businesses on CDBG-funded public improvement projects. The two County housing rehabilitation programs through the Mid-Ohio Regional Planning Commission utilize the services of the Minority Contractors Board to assure such outreach. In 2011, HUD monitored and approved the County's minority outreach and Section 3 practices.

HOME POLICIES

Recapture Guidelines for HOME Homebuyer Programs

Per 24 CFR 92.150, Franklin County adheres to the following recapture guidelines (as opposed to the resale option) in the operation of its HOME funded homeownership programs. These guidelines are to be adhered to for all homeownership programs administered by the County or any designee including Subrecipients and Community Housing Development Organizations (CHDOs) designated by the County.

The guidelines are based on 24 CFR 92.254 (a)(4)(ii), which stipulates the conditions for recapture of the HOME investment used to assist low-income families in acquiring a home. Two factors that are important in developing the guidelines are the fair return to the buyer at time of sale, as well as insuring that the homeowner is not put in a negative equity position.

It is also important to realize that there are two forms of subsidy; a subsidy on the development cost of a project which brings the total project cost down to the market value of the house to be sold, and a subsidy to the homebuyer that lowers the cost of the house from market value to a price affordable by the buyer. These factors along with other policies determine the amount of HOME funds to be recaptured.

Given these considerations, the amount of HOME funds to be recaptured will be equal to the difference between the appraised value of the house and the price paid by the buyer, not to exceed the total amount of HOME funds in the project. This amount would become the HOME second mortgage. The balances of HOME funds in the project, if any, are deemed to have been a development subsidy and will not be recaptured.

The minimum length of time in which the recapture provisions will be in force is based on the amount of HOME funds subject to recapture as described below:

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<u>Amount of HOME Funds per Unit</u>	<u>Period of Time</u>
Less than \$15,000	5 years
\$15,000 to \$40,000	10 Years
More than \$40,000	15 Years

If the low-income homebuyer does not reside in this property (as the principle residence) for the applicable period, the County will enforce one of the following two recapture methods as allowed under the HOME guidelines:

- 1) Shared net proceeds, or
- 2) Reduction during the affordability period

The method of recapture will be determined on a project or program basis.

HOME Types of Activities and Forms of Assistance

Types of Activities

Franklin County uses its HOME allocation to provide incentives to develop and support affordable rental housing and homeownership through the acquisition (including assistance to first-time homebuyers), new construction, reconstruction, and moderate or substantial rehabilitation of housing. This may include real property acquisition, site improvements, conversion, demolition, and other expenses, including financing costs, and relocation expenses.

Forms of Assistance

The County invests HOME funds as equity investments, interest and non-interest bearing loans, and grants for gap financing.

HOME Match Requirements

The County fulfills the HUD Cash Match requirement by providing a 25 percent cash match for every HOME dollar it expends. This match goes towards affordable housing and is matched by a non-federal source. In 2012, the County has identified \$145,550 as its anticipated federal cash match amount.

HOME Affirmative Marketing Procedures (Affirmative marketing actions prescribed in 24 CFR 92.351.)

HOME regulations require that affirmative marketing procedures are followed for any rental or homebuyer projects containing more than 5 HOME-assisted housing units. The majority of the projects where these requirements are applicable are in large rental projects. The homebuyer projects done by the CHDOs and the direct homebuyer assistance (down payment assistance) program do not fit the criteria; however, processes/guidelines to assure affirmative marketing are also in place for these projects.

Franklin County ensures that for every program assisted with HOME money, actions are taken to provide information and otherwise attract eligible persons from all racial, ethnic, and gender groups in the Franklin County housing market area to the available housing. An assurance fulfilled in part by the

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County's contracting out a portion of its fair housing services to the Columbus Urban League, identified in this plan.

The majority of the large rental projects to date have included a partnership with the Columbus Metropolitan Housing Agency (CMHA) and/or funding through the tax credit program administered by the Ohio Housing Finance Agency (OHFA). Through these agencies and the County's efforts, information on availability of units assisted through the HOME program is disseminated through many different avenues.

For HOME projects involving five (5) or more units:

- If a real estate agent is involved, they will be required to have on file a signed copy of the "Affirmative Marketing Agreement" developed by the National Board of Realtors.
- A copy of the Federal Fair Housing Laws will be a part of informational packets for those using HOME Funds.
- The property owner who secures HOME funds will be required to advertise available units in the media and by letters to appropriate agencies in the community.
- Developer/Owner will display the Department of Housing and Urban Development (HUD) Equal Opportunity logo and slogan in the building and in any written advertising.
- Owners will use other means to reach persons who are eligible, but not likely to apply for the housing without special outreach. These may include but are not limited to; use of neighborhood organizations, advertising in Franklin County publications, places of worship, employment centers, the Columbus Urban League (Fair Housing Services), and human service agencies or those involved with emergency shelters, such as the Community Shelter Board.
- Vacancies should be posted at a minimum with the Columbus Metropolitan Housing Authority, the Columbus Urban League (Fair Housing Services) and the Franklin County Community Agency.

All these requirements shall be applicable for the appropriate term of the affordability of each project.

For single family renovation and direct homebuyer assistance, both standard marketing and outreach marketing activities are used. Standard marketing includes Realtor advertising through the Multiple Listing Service (MLS). Outreach activities include those activities listed above pertinent to homebuyer opportunities such as; use of neighborhood organizations, advertising in Franklin County publications, advertising at homebuyer fairs, places of worship, employment centers, Columbus Urban League (Fair Housing Services), and human service agencies. The non-profits also have access to class participants and graduates of the Counties Homebuyer Counseling programs. Through these efforts, the County is ensuring that even those not normally in the marketing pipeline are being made aware of these opportunities.

HOME Project Funding Certification

Franklin County will analyze all projects (by way of the County's HOME application) to ensure that the least amount of HOME funds needed to provide a safe, decent and affordable housing project will be used. Project review will include a determination that all construction costs, builder and developer fees, reserves, and operating expenses are reasonable. Fund sources will also be identified and projects involving other Federal assistance such as low income housing tax credits (LIHTC) will be reviewed so

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that HOME funds will be utilized only to the extent needed. The County's analysis additionally employs the local expertise of the Community Development Collaborative of Greater Columbus, also detailed in this plan.

HOME programs that involve owner occupied rehab and first-time homebuyer assistance will be reviewed on a program basis. Guidelines for the use of HOME funds in these programs such as eligibility, repayment, and rates will be established based on population need and HOME regulations.

Project review guidelines for multi-family development will include identifying and certifying all costs (uses) in the project. An assessment will be made of all sources (projected or actual if funding commitments have been made) to determine the funding needs of the project, if any. Analysis of project will include 15 year pro forma to establish ability to pay debt, returns to investor/developer, and value of project in fifteen years based on the projected net operating income and a conservative cap rate.

Project will be reviewed at completion to assure that project was completed to agreed upon specifications and that any changes in the final sources and uses are detailed. In 2010, the County completed updating its Community Affordable Housing Application strengthening these requirements and project oversight.

Public Housing Authority Activities

There is one public housing project in urban Franklin County: Maplewood Apartments, a senior complex of 71 units in Whitehall. Columbus Metropolitan Housing Authority (CMHA) has no plans for modernizing the relatively new complex which has an active resident's council. Previously, HOME funds have been utilized to assist the construction of the CMHA/National Church Residences Westerville Senior project I and II. The CMHA 2013 Annual Plan Executive summary is attached as Plan I.

MONITORING AND EVALUATION PROCEDURES

The Franklin County Board of Commissioners through its Economic Development & Planning Department (ED&PD) will administer and implement programs and projects using CDBG, HOME, and ESG grants through performance based contracts or agreements. For a number of projects, funds are granted directly to local government or non-profit "sub recipients," for whom ED&PD has grant administration and oversight responsibility. The following outlines the monitoring procedures.

The County will implement a continuous method of monitoring and evaluation to ensure that programs are being carried out in accordance with the approved Consolidated Plan in a timely manner. This process, when followed, will enable the County to evaluate program accomplishments in light of the strategies established. The monitoring process will allow the County to review housing programs and non-housing community projects in order to assess strengths, weaknesses, the ability to perform, and accomplishments. A further facet of this monitoring is that party to every invoice a vendor sends the County seeking reimbursement, there must be a corresponding updated monitoring report in addition to the requisite documentation (canceled checks, spreadsheets etc.)

Evaluation is focused on the impact that a given project has on meeting the goals and the purposes of the HUD programs as outlined in their respective legislation. It is also focused on the results achieved by the project and whether or not the objectives set forth in the program proposal and work agreement between the County and the recipient are met.

Monitoring, on the other hand, will emphasize the timely and effective conduct of activities delegated to

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the subrecipient. The County has the responsibility to monitor each project to make sure that applicable rules and regulations are being followed. The County is also responsible for ensuring that the work being done produces something of value to the community's low and moderate income residents and/or aids in the prevention or elimination of slum and blighting influences.

Monitoring Goals

The County's Monitoring Plan for the Consolidated Plan and each annual Action Plan will achieve three primary goals:

1. Ensure that all activities and initiatives funded, in part or in whole, with HUD funds are consistent with the approved Consolidated Plan.
2. Ensure that all projects and or programs funded are implemented by an accountable subrecipient and in a timely and financially prudent manner; and that all funds expended are in compliance with federal regulations.
3. Ensure that all activities funded are evaluated and monitored regularly, and that performance is assessed and reported.

Monitoring Tools and Strategies

Information gained from monitoring and evaluations will give the County the opportunity to determine what programs/strategies are working; what benefits are being achieved; what needs are being addressed; as well as what objectives are being accomplished. The information gained from this evaluation tool is relevant and necessary to determine what modifications need to be made for meeting the Consolidated Plan requirements. Four tools will aid the County in monitoring programs and projects:

- Housing Consistency Review Process;
- Capital Program Allocation Process;
- Subrecipient Agreements with agencies and organizations;
- Regular reports (reports accompanying each invoice submitted), spot reviews and annual on-site visits.

Each of these items will give the County the opportunity to discuss organizational, financial and program expectations. The first two tools are designed to direct the type, quality, and impact of funding requests prior to an award. The third tool cites program requirements and defines performance measures, serving as a basis for all monitoring, while the fourth constitutes the reviewing of the program's progress.

Monitoring Areas

The County will monitor all programs in the following areas:

- ✓ Construction Activities (Labor Standards, Women and Minority Contractor Participation, Bidding and Procurement Procedures)
- ✓ Acquisition and Relocation Compliance
- ✓ Housing Rehabilitation Guidelines
- ✓ Economic Development Guidelines

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- ✓ Financial and Program Eligibility Records Management
- ✓ Statutory Objective Compliance

Monitoring Categories for CHDOs and Sub recipients: The following procedures will be used to monitor Community Housing Development Organizations and other subrecipients of Franklin County HUD funds:

- Desk Monitoring: ED&P staff will review monthly invoice submissions and the required corresponding program reports to determine progress in accomplishing the sub recipient's scope of services and to compare expenditures with approved budgets.
- Monitoring Meetings: Regular, informal meetings will be held with the subrecipient or CHDO staff and board to review program progress and to provide ongoing technical assistance.
- Formal Site Monitoring: During the term of the grant agreement the subrecipient or CHDO will have annual formal on-site monitoring visits. Program and financial staff will meet with the subrecipient or CHDO staff and board and examine files, records, activities and facilities. The subrecipient or CHDO will receive verbal and written reports on the findings of this monitoring and will be required to address any deficiencies found.
- Financial Audits: Financial audits are required to be submitted annually.

Conducting On-Site Monitoring

On-site monitoring will be implemented by following these steps:

1. Annual on site monitorings are typically conducted during November and December of each year in conjunction with the County's preparation of its annual CAPER report due to HUD by June 30th of the subsequent year. In preparation of those monitorings the County sends out a form letter identifying what specific information will be required and monitored. At a minimum, all agreements are monitored for financial record keeping and maintenance of eligibility records and documentation.
2. After the site visit, a letter is sent to the subrecipient indicating the results of the monitoring visit. If findings are noted, the County defines the necessary corrective action and gives the deadline for taking those actions. Once the subrecipient responds to the corrective action, the County acknowledges the subrecipient's efforts and if satisfactory, considers the monitoring closed.
3. If there are no findings, but concerns are noted, then the County gives the subrecipient 30 days to respond to the concerns. Once an acceptable response is received, the County considers the monitoring closed.

The County's monitoring process will enable the County to evaluate program accomplishments and their relationship to the approved strategies and outcomes adopted within the Consolidated Plan. Further, the process will allow the County to review programs and project providers in order to assess their strengths, weaknesses, performance and accomplishments. Information gained will serve as a basis in assessing, directing or refocusing programs to meet the stated goals.

Monitoring Recipients of Direct Loans, Grants or Other Forms of Assistance for Housing

The following procedures will be used to monitor individual direct recipients of Franklin County HUD funds:

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- Rental Housing: Reporting and oversight procedures will be in place to assure that recipients of HUD funds for the rehabilitation or development of rental housing meet all federal requirements with regard to:
 - Fair Labor Standards
 - Long-Term Affordability
 - Housing Quality Standards
 - Affirmative Marketing/Fair Housing
 - Tenant Selection

Franklin County monitoring procedures include notification to the recipient of compliance requirements; recipient record keeping requirements; onsite inspections; systems for on going monitoring for the term of affordability; and procedures for dealing with instances of non-compliance.

- Home Rehabilitation: The mortgage, deed and promissory note will be retained. The County supports the homeowner in disputes over uncorrected warranty items.
- Homeownership: The mortgage, deed and promissory note will be recorded and retained. At the time of sale, Franklin County will be notified as a lien holder. A requirement of the loan is that the property remains in compliance with building codes and the payment of taxes.

ESG Match Requirements

Sources, Uses and Matching of Funds

Sources:	HUD HESG Funds	\$143,540
Uses:	Operational Expenses	\$143,540

Matches: The County significantly matched last year's HESG allocation of \$143,540 HESG with \$3,550,000 from the County conveyance fees going towards the Rebuilding Lives (a homeless transition program) and the Community Shelter Board Safety Net initiative – (a homelessness prevention and transition program.) The County will be making a similar allocation in 2013.

Discharge Policy

Franklin County through the Community Shelter Board abides by State of Ohio adopted protocols governing the discharge of clients from residential mental health care, foster care, inpatient health care and correctional services. Representatives of the Community Shelter Board sit on advisory committees relative to homelessness prevention that governs the implementation of those discharge protocols. Further, those Boards address the connection between discharges from those various State funded systems and incidence of homelessness. The Community Shelter Board is the primary provider of emergency services to the homeless of Franklin County and has adopted parallel protocols for preventing discharges to the street, subject to the consent of the homeless person being discharged.

County Guidelines for Expenditures:

Franklin County policies are:

- Fund only projects that have passed a financial review including the construction of performance measures
- Fund only ready-to-go projects

Franklin County 2013 Action Plan

- (For infrastructure projects) require local governments to start construction within six months of the approval of the grant agreement
- Not fund concurrent projects for communities (a current project must be successfully completed prior to a new contract for a different project being entered into)
- Nonprofit sub recipient contracts must generally be completed within 12 months; with all surplus funds re-programmed.

The Franklin County 2010-2014 Strategic Plan goals and objectives on the following pages were established by the county in consultation with the community through its citizen participation and Consolidated Plan process. The matrix summarizes the objectives, targets, and actual results by theme.

THEME ONE: AFFORDABLE HOUSING OPPORTUNITY 5-YEAR OBJECTIVE			
DH2A: Increase the supply of affordable rental housing units for low- and extremely low- income families and individuals outside of areas of poverty and near employment growth areas.			
1. Provide gap financing to for-profit and non-profit developers of rental apartments.	2010	89	300 units of affordable housing: 2010 Commons at Livingston HOME 2010 Jefferson Ave. Apts. HOME 2011 Avondale Woods/ Lincoln Gardens HOME
	2011	204	
	2012		
	2013		
	2014		
	TOTAL	293	
2. Provide gap financing to for-profit and non-profit developers of single family homes.	2010	0	Support 25 Units of assisted housing 2011 NSP-1; NSP-2
	2011	23	
	2012		
	2013		
	2014		
	TOTAL	23	

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3. Provide infrastructure improvements in support of affordable rental housing construction.	2010	0	Construct 50 units of affordable rental housing.
	2011	72	
	2012		2011 CHN Rehabilitation project
	2013		
	2014		
	TOTAL	72	
DH1A: Increase the range of housing options and related services for special needs populations (E.G. homeless, elderly, disabled).			
1. Help prevent homelessness and help families and individuals move out of emergency shelter and into transitional housing or permanent housing.	2010	196	500 households assisted.
	2011	290	
	2012		2010 Homelessness Prevention (HPRP)
	2013		
	2014		2010 General Fund contribution
	TOTAL	486	
2. Contribute to operating support for emergency shelters by the Community Shelter Board.	2010	680	3,000 people assisted.
	2011	2844	
	2012		Community Service Board - ESG
	2013		
	2014		
	TOTAL	3524	
3. Continue "Operating Support" for existing supportive housing (provision of a staff retention housing specialist.)	2010	105	300 households assisted.
	2011	139	
	2012		Columbus Housing Network – Retention Specialist, CDBG
	2013		
	2014		
	TOTAL	244	
4. Provide funds to provide audio enhancement equipment to hearing impaired individuals.	2010	13	Provide services to 30 households.
	2011	12	
	2012		MOBILE, Hearing Enhancement Services, CDBG
	2013		
	2014		
	TOTAL	25	

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5. Provide support to afflicted populations.	2010	112	Provide services to 625 households. Lifecare Alliance CDBG
	2011	112	
	2012		
	2013		
	2014		
	TOTAL	224	
DH2B: Expand the conservation and improvement of existing affordable owner and renter housing.			
1. Provide loans and/or grants to rehabilitate-dwellings of low-moderate income households and abate lead as necessary.	2010	10	Rehab100 homes. Mid-Ohio Regional Planning Commission - Single Family Rehabilitation, HOME
	2011	18	
	2012		
	2013		
	2014		
	TOTAL	28	
2. Provide loans and/or grants for urgent repairs to enable low-income and extremely low-income homeowners to remain in their homes.	2010	156	Perform 275 urgent repairs. BOH Urgent Need Repair, CDBG (includes CDBG-R funding) ECDI Elderly & Disabled Minor Repair Program, CDBG
	2011	124	
	2012		
	2013		
	2014		
	TOTAL	280	
3. Provide loans and/or grants for handicapped accessibility repairs to enable low-income and extremely low-income tenants and homeowners to remain in their homes.	2010	15	Rehab 50 handicapped units MORPC Handicapped Accessibility, CDBG *Program was combined into the (comprehensive) MORPC Urgent Repair Program
	2011	*	
	2012	*	
	2013	*	
	2014	*	
	TOTAL	15	
4. Provide grants for low-income and extremely low-income homeowners for sewer repairs.	2010	21	Perform 75 sewer repairs 2010 BOH/MORPC Sewer Repair, CDBG *Program was combined into the (comprehensive) MORPC Urgent Repair Program
	2011	*	
	2012	*	
	2013	*	
	2014	*	
	TOTAL	21	

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5. Expand and preserve the supply of affordable rental housing throughout Franklin County.	2010	0	Facilitate the expansion and preservation of 500 units of affordable housing.
	2011	166	
	2012		MORPC Housing Advisory Board, CDBG 2011 Lincoln Green/Franklin Station
	2013		
	2014		
	TOTAL	166	
DH2C: Increase opportunities for low- and moderate- income households to become and remain homeowners.			
1. Enable moderate-income families to buy their first home.	2010	20	Assist 50 households in purchasing their first home.
	2011	19	
	2012		Columbus Housing Partnership, Down Payment Assistance, HOME
	2013		
	2014		
	TOTAL	39	
2. Enable low and moderate income families to affordably access public water and/or sewer systems.	2010	16	200 low-moderate income households access public sewer and/or water systems.
	2011	77	
	2012		Water Quality Partnership, CDBG
	2013		
	2014		
	TOTAL	93	
3. Provide assistance to renters and homeowners in maintaining and staying housed in their residences.	2010	369	Provide assistance to 1000 households.
	2011	650	2010 Legal Aid Society, CDBG
	2012		2010 Furniture Bank, CDBG
	2013		Rebuilding Together, CDBG
	2014		
	TOTAL	1019	

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SL3B: Repair and replace deteriorated infrastructure in older cities, townships, and village centers and address neighborhood needs within identified Target Areas.			
1. Replace streets, curbs and gutters, sidewalks, water and sewer lines and install or replace storm sewers to accommodate increased runoff from development.	2010	3	Complete 10 such infrastructure projects. 2010 – City of Whitehall, Village of Urbancrest; Bending Brook/Urbancrest, CDBG 2011 Mifflin Twp.; City of Hilliard CDBG
	2011	2	
	2012		
	2013		
	2014		
	TOTAL	5	
2. Provide incentives for construction and/or rehabilitation of recreational and/or public facilities.	2010	0	Provide incentives to 3 projects.
	2011	0	
	2012		
	2013		
	2014		
	TOTAL	0	
3. Implement a Township Demolition program	2010	0	Demolish 30 nuisance properties. Pilot demolition program (program was funded in 2011 and implemented in 2012.)
	2011	0	
	2012		
	2013		
	2014		
	TOTAL	0	
SL1A: Provide technical and financial assistance to community based organizations in order to address neighborhood needs.			
1. Support the development of CHDO capacities.	2010	2	Provide 10 annual operating funds allocations to CHDOs. CHDO Development & Support program, HOME There are only 2 County CHDOs so 10 annual allocations was the maximum the County could realize.
	2011	2	
	2012		
	2013		
	2014		
	TOTAL	4	

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DH1B: Ensure equal access to housing.			
1. Provide fair housing services to the community.	2010	4,045	Assist 25,000 individuals (first time & returns) with housing services. Complete a new Analysis of the Impediments to Fair Housing study.
	2011	887	
	2012		
	2013		Columbus Urban League, Fair Housing Services, CDBG
	2014		
	TOTAL	4,932	
THEME TWO: NEIGHBORHOOD & TARGET AREA REVITALIZATION 5-YEAR OBJECTIVES			
SL3A: Upgrade to current standards sanitary sewer, water, storm, sewers and/or streets with curbs and gutters and sidewalks within identified Target Areas.			
1. Upgrade streets, curbs and gutters, sidewalks, water and sewer lines and install or replace storm sewers to accommodate increased runoff from development.	2010	2	Complete 5 such infrastructure Projects. 2010 – City of Reynoldsburg, CDBG; 2010 – Blendon Township, CDBG; 2011 – Village of Urbancrest; City of Hilliard; Urban Hollow
	2011	3	
	2012		
	2013		
	2014		
	TOTAL	5	
2. Protect and enhance neighborhoods through the implementation of water conservation efforts.	2010	0	Assist 100 households.
	2011	1234	
	2012		Community Gardens, CDBG
	2013		
	2014		
	TOTAL	1234	
3. Promote access to fresh healthy foods in low-income communities that have limited access to healthy food choices.	2010	0	Assist 10 stores/businesses
	2011	3	
			Healthy Stores Initiative
	TOTAL	3	

Franklin County 2013 Action Plan

2. Monitor the development of CHDOs receiving County HOME funds.	2010	2	Perform 10 annual assessments of CHDOs which include capacity building suggestions. Community Development Collaborative of Columbus, CHDO Monitoring, HOME There are only 2 County CHDOs so 10 annual monitorings are the maximum the County could conduct.
	2011	2	
	2012		
	2013		
	2014		
	TOTAL	4	
3. Contribute to the construction CHDO single family homes.	2010	1	Construct 45 single family CHODO homes. Homes on the Hill, HOME
	2011	6	
	2012		
	2013		
	2014		
	TOTAL	7	
THEME THREE: ECONOMIC DEVELOPMENT & ECONOMIC OPPORTUNITY 5-YEAR OBJECTIVES			
E03A: Help low-income residents obtain and keep jobs that match their interests and potential.			
1. Provide loans to low and moderate individuals to create and expand micro-enterprises.	2010	33	Provide loan assistance to 100 businesses. Economic & Community Development Institute, Microenterprise Loans; Retail Microenterprise Loans, CDBG
	2011	27	
	2012		
	2013		
	2014		
	TOTAL	60	
2. First Source Hiring Agreement link low-income residents to high growth job markets.	2010	0	Serve 100 low-income individuals through the entering into of First Source Hiring Agreements with businesses. Program was revived in late 2010.
	2011	0	
	2012		
	2013		
	2014		
	TOTAL	0	

Franklin County 2013 Action Plan

3. Provide specialized training to youth in areas of their interest.	2010	0	Assist 25 youths in becoming career trained and certified. GreenCorps.
	2011	5	
	2012		
	2013		
	2014		
	TOTAL	5	
4. Assist individuals in escaping poverty through Individual Development Accounts (IDA)s	2010	*	Assist 80 individuals Program was initiated in 2013.
	2011	*	
	2012	*	
	2013		
	2014		
	TOTAL	*	
E03B: Promote thriving small and emerging businesses.			
1. Provide gap financing to businesses that create new job opportunities through expansion.	2010	0	50 jobs created and 50 jobs retained (total of 100) through the Franklin County Biz Launch fund. Biz Launch Fund CDBG (funded in 2011, implemented in 2012.)
	2011	0	
	2012		
	2013		
	2014		
	TOTAL	0	
2. Provide development training to businesses that create new job opportunities caused by expansion funding.	2010	68	Provide business development training to 50 businesses. Increase CDC, Inc., CDBG
	2011	35	
	2012		
	2013		
	2014		
	TOTAL	103	

Franklin County 2013 Action Plan

E01A: Create a competitive business environment in low-income and targeted areas that generates employment, business growth and consumer services.			
1. Promote development within Community Reinvestment Areas and Enterprise Zones within Franklin County.	2010	44	Create and/or retain 1,500 jobs.
	2011	194	
	2012		2010 – TS Tech (33); Pharmaforce (8); Vision Service Plan (3).
	2013		
	2014		2011 – TS Tech (9); TS Tech USA (71); Laserflex (4); BMW Financial (76); Pharmaforce (16); Lifeline Mobile (6); Vision Service Plan (12).
	TOTAL	238	
E01B: Increase low-income individuals' access to regional job markets and locations.			
1. Facilitate the placement of jobs adjacent to where low-income individuals can access them.	2010	0	Facilitate 5 projects that result in the citing of businesses adjacent to low-income residential areas.
	2011	0	
	2012		
	2013		
	2014		
	TOTAL	0	

2013 Planned Resources and Cost Summaries

The primary resources available for implementing the County's Consolidated Plan come from the three entitlement programs: Community Development Block Grant (CDBG), HOME Investment Partnership Program, and the Emergency Shelter Grant (ESG) programs. These programs are managed through the Community Planning and Development (CPD) Division of the U.S. Department of Housing and Urban Development. Below is a brief description of each of the entitlement programs that the County receives:

Community Development Block Grant (CDBG) is a federally funded program whose objective is to principally benefit persons of low and moderate income by providing decent housing; a suitable living environment; and expanding economic opportunities.

Emergency Shelter Grant (ESG) is a federally funded program whose objectives are to increase the number and quality of emergency shelters and traditional housing facilities for homeless individuals and families, to operate these facilities and provide essential social services, and to help prevent homelessness.

HOME Investment Partnerships (HOME) is a federally funded program whose objectives are to provide decent, safe and affordable housing, alleviating the problems of excessive rent burdens, homelessness and deteriorating housing stock nationwide.

The 2013 Action Plan describes the County's anticipated entitlement grants, program income, and funds that may be recaptured from the balance of completed or canceled projects that will enable the County to make progress toward meeting its 2010-2014 Consolidated Plan.

Franklin County 2013 Action Plan

2013 Community Planning and Development Resources Summary

1. Entitlement Grants

CDBG	\$	1,804,831
ESG		143,540
HOME		<u>643,740</u>
Sub Total	\$	2,592,111

2. Prior Years' Program Income NOT previously programmed or reported

CDBG	\$	0
ESG		0
HOME		<u>0</u>
Sub Total	\$	\$0

3. Reprogrammed Prior Years' Funds

CDBG	\$	120,000
ESG		0
HOME		<u>5,813</u>
Sub Total	\$	125,813

4. Home Match & Reserve Funding

HOME Match reserve		<u>390,000</u>
Sub Total	\$	390,000

5. Estimated Program Income

CDBG ¹	\$	30,000
HOME ²		<u>34,840</u>
Sub Total	\$	64,840

6. Section 108 Loan Guarantee Funds

	\$	0
<hr/>		
Total Funding Sources	\$	3,172,764

Other Funds	\$	0
Submitted Proposed Project Totals	\$	3,150,348
Un-Submitted Proposed Projects Totals	\$	22,416

1 Program income for CDBG is from loan repayments for Board of Health and Mid Ohio Regional Planning Commission housing rehabilitation programs.

2 Program income for the HOME program comes from affordable housing project loan repayments.

Franklin County 2013 Action Plan

2013 Proposed Project Cost Summaries

Below is a summary that lists the projects (and their sub-categories) proposed for grant allocations under each HUD program.

I. CDBG 2013 Proposed Program Cost Summary

Housing Stabilization and Improvement Program	\$770,000
HS03a Home Rehabilitation – Urgent Repair Grants	700,000
HS03b Elderly & Senior Homeowners Assistance Program	70,000
Economic Development Program	\$370,000
ED03a Microenterprise Loan Program	150,000
ED03b Franklin County Growth Fund	100,000
ED03c Business Development	80,000
ED03d Fresh Foods Initiative	40,000
Public and Social Service Support Program	\$230,060
PS03a Housing Retention Specialist	52,500
PS03b Lifecare Alliance – Nutritional Program	35,000
PS03c Rebuilding Together	30,000
PS03d GreenCorps	25,000
PS03e Housing Counseling Community Gardens	15,000
PS03f Community Gardens	25,000
PS03g Individual Development Accounts	47,560
Infrastructure and Neighborhood Conservation Program	\$300,000
IN03a Water Quality Partnership	300,000
Grant Program Administration and Compliance	\$275,000
GA03a Program Administration	175,000
GA03b Fair Housing Services	90,000
GA03c Housing Advisory Board	10,000

Sub-Total 2013 CDBG Funds Allocated

\$1,945,060

CDBG Contingency: \$9,771.00

Franklin County 2013 Action Plan

II. HOME 2013 Proposed Program Cost Summary

Administration Programs	\$ 191,748
H03A01 CHDO Development (15% of 2013 grant)	96,561
CHDO Operating (5% of 2013 grant)	32,187
CHDO Technical Assistance – Community Dev. Collaborative	5,000
H03A02 County Administrative Support	50,000
H03A03 HQS Inspections – Columbus Metropolitan Housing Authority	8,000
County Rehabilitation Program	\$300,000
H03O01 Owner-Occupied Rehabilitation	300,000
County Downpayment Assistance Program	\$120,000
H03D01 Columbus Housing Partnership Downpayment Asst. Program	\$120,000
County Rental Rehabilitation & New Construction	\$ 450,000
H03R01 Rental New Construction	
CHN Relocation Project	250,000
Community Designated Rebuilding Lives Project	200,000

Sub-Total Planned 2013 HOME Funds Allocated **\$1,061,748**

HOME Contingency: \$12,645.00

III. Emergency Shelter Grant Proposed 2013 Program Cost Summary

Emergency Shelter Support	\$ 143,540
E03S01 Community Shelter Board/Homeless Families Foundation	\$ 143,540
Sub-Total Planned 2013 ESG Funds Allocated	\$143,540

Grand Total 2013 CPD Program Allocations \$3,150,348

Franklin County 2013 Action Plan

Community Development Block Grant Activities

Project Title:	<u>Home Rehabilitation - Urgent Repair Grants</u>		
Project ID/	HUD Matrix Code/Title	Funding Sources	
Local ID	Citation/Accomplishments	CDBG	\$700,000
1	14A Rehab: Single Unit Residential	ESG	\$0
HS03a	570.202(a)	HOME	\$0
	70 households	<u>HOPWA</u>	<u>\$0</u>
		TOTAL	\$700,000

Priority /Objective

Housing

Consolidated Plan Matrix:

DH2B Expand the conservation and improvement of existing affordable owner and renter housing

2. Provide loans and/or grants for urgent repairs to enable low-income and extremely low-income homeowners to remain in their homes; 3. Provide loans and/or grants for handicapped accessibility repairs to enable low-income and extremely low-income tenants and homeowners to remain in their homes and 4. Provide grants for low-income and extremely low-income homeowners for sewer repairs.

Description: Administered by the Mid-Ohio regional Planning Commission this allocation provides funding for (3) separate emergency repair assistance programs: the Urgent Repair program to address emergency housing conditions; the Sewer Repair program to address emergency health conditions and the Handicapped Accessibility program to address accessibility issues for occupants. Location: County-wide.

Project Title:	<u>Elderly and Disabled Homeowners Assistance Program</u>		
Project ID/	HUD Matrix Code/Title	Funding Sources	
Local ID	Citation/Accomplishments	CDBG	\$70,000
2	14A Rehab: Single Unit Residential	ESG	\$0
HS03b	570.202 (c)	HOME	\$0
	60 households	<u>HOPWA</u>	<u>\$0</u>
		TOTAL	\$70,000

Priority /Objective

Housing

Consolidated Plan Matrix:

DH1A: Increase the range of housing options and related services for special needs populations.

6. Provide home repair and supportive services referral to low-income seniors and disabled homeowners.

Description: This allocation will provide minor home maintenance and repair services to elderly and disabled homeowner-occupants in Franklin County. Eligible homeowners may receive up to \$1,000 in home repairs within one calendar year. Location: County-wide.

Franklin County 2013 Action Plan

Project Title: **Microenterprise Loan Program**

Project ID/ Local ID	HUD Matrix Code/Title Citation/Accomplishments	Funding Sources
3 ED03a	18C Microenterprise Assistance 570.203 (b) 25 Businesses	CDBG \$150,000 ESG \$0 HOME \$0 HOPWA \$0 <hr/> TOTAL \$150,000

Priority /Objective

Economic Development

Consolidated Plan Matrix:

E03A: Help low-income residents obtain and keep jobs that match their interests and potential.

1. Provide loans to low and moderate individuals to create and expand micro-enterprises.

Description: This allocation to the Economic & Community Development Institute provides a microenterprise revolving loan program for low and moderate income business owners who employ 1-5 employees. The activities funded under this contract include: the screening of eligible clients, certifying the completion of a required, corresponding business education course, the underwriting of loans, the servicing of loans during repayment period and the management of the revolving loan fund account. To qualify owner applicant household earnings must not exceed 80% of the area median income. Location: County wide.

Project Title: **Franklin County Growth Fund**

Project ID/ Local ID	HUD Matrix Code/Title Citation/Accomplishments	Funding Sources
4 ED03b	18A ED Direct Financial Asst. For-Profits 570.203 (b) 2 Businesses	CDBG \$100,000 ESG \$0 HOME \$0 HOPWA \$0 <hr/> TOTAL \$100,000

Priority /Objective

Economic Development

Consolidated Plan Matrix:

E03A: Help low-income residents obtain and keep jobs that match their interests and potential.

1. Provide loans to for-profit businesses to create jobs or provide services for low and moderate income individuals.

Description: This allocation provides working capital to businesses in support of the creation of jobs or services that benefit low and moderate income individuals. Location: County wide.

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Project Title:	<u>Microenterprise Development Program</u>	
Project ID/	HUD Matrix Code/Title	Funding Sources
Local ID	Citation/Accomplishments	CDBG \$80,000
5	18C Microenterprise Assistance	ESG \$0
ED03c	570.203 (b)	HOME \$0
	60 Businesses	<u>HOPWA \$0</u>
		TOTAL \$80,000

Priority /Objective

Economic Development

Consolidated Plan Matrix:

E03A: Help low-income residents obtain and keep jobs that match their interests and potential.

1. Provide loans to low and moderate individuals to create and expand micro-enterprises.

Description: This allocation to Increase, Inc. provides an entrepreneurial development training program. The program is comprised of four courses: (1) Personal Finance; (2) Intro to Business; (3) Developing Your Business Plan and (4) Advanced Management Seminars in Financial Management; Sales & Marketing; Human Resource Management and Business taxes. To qualify owner applicant household earnings must not exceed 80% of the area median income. Location: County wide.

Project Title:	<u>Fresh Foods Initiative</u>	
Project ID/	HUD Matrix Code/Title	Funding Sources
Local ID	Citation/Accomplishments	CDBG \$40,000
6	18C Microenterprise Assistance	ESG \$0
ED03d	570.203 (b)	HOME \$0
	10 businesses	<u>HOPWA \$0</u>
		TOTAL \$40,000

Priority /Objective

Economic Development

Consolidated Plan Matrix:

3. Promote access to fresh healthy foods in low-income communities that have limited access to healthy food choices.

Description: This allocation to the United Way of Central Ohio will attempt to link local grocers with businesses located in low-income neighborhoods to provide fresh foods to local residents. Location: County wide.

Franklin County 2013 Action Plan

Project Title: **Housing Retention Specialist**

Project ID/ Local ID	HUD Matrix Code/Title Citation/Accomplishments	Funding Sources	
7	03T Operating costs of Homeless Program	CDBG	\$52,500
PS03a	570.201 (e) 220 people	ESG	\$0
		HOME	\$0
		<u>HOPWA</u>	<u>\$0</u>
		TOTAL	\$52,500

Priority /Objective

Housing

Consolidated Plan Matrix:

DH1A: Increase the range of housing options and related services for special needs populations (E.G. homeless, elderly, disabled).

3. Continue “Operating Support” for existing supportive housing (provision of a staff retention housing specialist.)

Description: This allocation to the Community Housing Network provides housing retention services to low income tenant households that have a history of mental illness, addiction and homelessness.

Services include: training classes, the monitoring of tenants, financial counseling, conflict resolution, assistance with critical needs, advocacy within the ADAMH system and referral to vocational services.

Location: County wide.

Project Title: **Lifecare Alliance – Nutritional Program**

Project ID/ Local ID	HUD Matrix Code/Title Citation/Accomplishments	Funding Sources	
8	05M Health Services	CDBG	\$35,000
PS03b	570.201 (e) 575 people	ESG	\$0
		HOME	\$0
		<u>HOPWA</u>	<u>\$0</u>
		TOTAL	\$35,000

Priority /Objective

Housing

Consolidated Plan Matrix:

DH1A: Increase the range of housing options and related services for special needs populations (E.G. homeless, elderly, disabled).

7. Provide nutritional services to eligible, in need individuals.

Description: This allocation to the Lifecare Alliance provides nutritional services to eligible individuals.

Location: County wide.

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Project Title:	<u>Rebuilding Together</u>	
Project ID/	HUD Matrix Code/Title	Funding Sources
Local ID	Citation/Accomplishments	CDBG \$30,000
9	05R Homeownership Asst. (not direct)	ESG \$0
PS03c	570.201 (e)	HOME \$0
	500 people	<u>HOPWA \$0</u>
		TOTAL \$30,000
Priority /Objective	Housing	

Consolidated Plan Matrix:

DH2C: Increase opportunities for low- and moderate- income households to become and remain homeowners.

3. Provide assistance to renters and homeowners in maintaining and staying housed in their residences.

Description: The Rebuilding Together provides a tool bank for low-income County residents. Location: County wide.

Project Title:	<u>GreenCorps</u>	
Project ID/	HUD Matrix Code/Title	Funding Sources
Local ID	Citation/Accomplishments	CDBG \$25,000
10	05H Employment Training	ESG \$0
PS03d	570.201 (e)	HOME \$0
	10 students	<u>HOPWA \$0</u>
		TOTAL \$25,000

Priority /Objective

Economic Development

Consolidated Plan Matrix:

E03A: Help low-income residents obtain and keep jobs that match their interests and potential.

8. Provide support and career development assistance to low-income individuals

Description: The GreenCorps provides horticultural employment training for low-income youth. Location: County wide.

Franklin County 2013 Action Plan

Project Title: **Housing Counseling**

Project ID/ Local ID	HUD Matrix Code/Title Citation/Accomplishments	Funding Sources	
11	05 Public Services (General)	CDBG	\$15,000
PS03e	570.201 (n) 100 people	ESG	\$0
		HOME	\$0
		<u>HOPWA</u>	<u>\$0</u>
		TOTAL	\$15,000

Priority /Objective

Housing

Consolidated Plan Matrix:

DH2C: Increase opportunities for low- and moderate- income households to become and remain homeowners.

3. Provide assistance to renters and homeowners in maintaining and staying housed in their residences.

Description: Administered by the Mid-Ohio regional Planning Commission, the program provides housing counseling (in conjunction with homeownership) to eligible homeowners and potential homeowners advising those clients in regards to defaults, foreclosures and credit issues. Location: County wide.

Project Title: **Community Gardens**

Project ID/ Local ID	HUD Matrix Code/Title Citation/Accomplishments	Funding Sources	
12	05 Public Services (General)	CDBG	\$25,000
PS03f	570.201 (e) 500 people	ESG	\$0
		HOME	\$0
		<u>HOPWA</u>	<u>\$0</u>
		TOTAL	\$25,000

Priority /Objective

Housing

Consolidated Plan Matrix:

DH1A: Increase the range of housing options and related services for special needs populations (E.G. homeless, elderly, disabled).

7. Provide nutritional services to eligible, in need individuals.

Description: This program through the Franklin County Commissioners office seeks to foster the availability of safe and nutritious food to low and moderate-income Franklin County residents by way of education and the construction of community gardens.

Location: County wide.

Franklin County 2013 Action Plan

Project Title:	<u>Individual Development Accounts</u>	
Project ID/	HUD Matrix Code/Title	Funding Sources
Local ID	Citation/Accomplishments	CDBG \$25,000
13	05 Public Services (General)	ESG \$0
PS03g	570.201 (e)	HOME \$0
	40 people	<u>HOPWA \$0</u>
		TOTAL \$25,000

Priority /Objective
Housing
Consolidated Plan Matrix:

E03A: Help low-income residents obtain and keep jobs that match their interests and potential.

4. Assist individuals in escaping poverty through Individual Development Accounts (IDA)s

Description: This program through the East Columbus Development Company supports Individual Development accounts (IDA)s which are savings accounts paid into by qualifying individuals that are matched by public and private sources designed to assist the participant in escaping poverty and achieve wealth through asset acquisition. Location: County wide.

Project Title:	<u>Water Quality Partnership</u>	
Project ID/	HUD Matrix Code/Title	Funding Sources
Local ID	Citation/Accomplishments	CDBG \$300,000
14	03J Water/Sewer Improvements	ESG \$0
IN03a	570.201 (d)	HOME \$0
	50 Homeowners	<u>HOPWA \$0</u>
		TOTAL \$300,000

Priority /Objective
Infrastructure/Commercial and or Residential
Consolidated Plan Matrix:

2. DH2C: Increase opportunities for low- and moderate- income households to become and remain homeowners

2. Enable low and moderate income families to affordably access public water and/or sewer systems.

Description: Funding is provided to pay for capacity fees and to connect single-family homeowners to public sewer systems. Location: County-wide.

Franklin County 2013 Action Plan

Project Title:	<u>Program Administration</u>	
Project ID/	HUD Matrix Code/Title	Funding Sources
Local ID	Citation/Accomplishments	CDBG \$175,000
15	570.206 (a)	ESG \$0
GA03a	21A General Program Administration	HOME \$0
	1 Organization	<u>HOPE \$0</u>
		TOTAL \$175,000

Priority /Objective

Planning and Administration

✓ Provide quality leadership in selecting, monitoring, managing and evaluating HUD funded projects and programs and citizen input and participation.

Description: This allocation provides funds for the overall administration, management, monitoring, budgeting, and evaluation of the CDBG program. Location: N/A.

Project Title:	<u>Fair Housing Services</u>	
Project ID/	HUD Matrix Code/Title	Funding Sources
Local ID	Citation/Accomplishments	CDBG \$90,000
16	21D Fair Housing Services	ESG \$0
GA03b	570.201 (e)	HOME \$0
	5,000 People	<u>HOPWA \$0</u>
		TOTAL \$90,000

Priority /Objective

Grant Program Administration & Compliance

Consolidated Plan Matrix:

DH1B: Ensure equal access to housing.

1. Provide fair housing services to the community.

Description: This allocation to the Columbus Urban League provides for fair housing services to the community including education, advocacy, testing and enforcement of fair housing laws and implementation of the community Fair Housing Plan. Location: County-wide.

Franklin County 2013 Action Plan

Project Title:	<u>Housing Advisory Board</u>	
Project ID/	HUD Matrix Code/Title	Funding Sources
Local ID	Citation/Accomplishments	CDBG \$10,000
17	21A General Administration	ESG \$0
GA03c	570.201(d)	HOME \$0
	200 Housing Units	<u>HOPWA \$0</u>
		TOTAL \$10,000

Priority /Objective

Grant Program Administration & Compliance

Consolidated Plan Matrix:

DH2B: Expand the conservation and improvement of existing affordable owner and renter housing.

- Expand and preserve the supply of affordable rental housing throughout Franklin County.

Description: The Housing Advisory Board (HAB) was established to help expand and preserve the supply of affordable housing throughout Franklin County. HAB serves that end by reviewing and making recommendations on bond projects to the Franklin County Board of Commissioners and monitoring those subsequently, successfully funded projects. Location: County-wide.

Project Title:	<u>Contingency/Unprogrammed Funds</u>	
Project ID/	HUD Matrix Code/Title/	Funding Sources
Local ID	Citation/Accomplishments	CDBG \$9,771
18	22 Unprogrammed Funds	ESG \$0
GA02dC		HOME \$0
		<u>HOPWA \$0</u>
		TOTAL \$9,771

Priority /Objective

N/A

Description: These funds may be used to fund projects in 2013. Location: N/A.

Franklin County 2013 Action Plan

HOME Program Grant Activities

Project Title:	<u>CHDO- Development & Operating Support</u>		
Project ID/	HUD Matrix Code/Title	Funding Sources	
Local ID	Citation/Accomplishments	CDBG	\$0
19	21I CHDO Operating expenses/92.208	ESG	\$0
H03A01	2 Organizations	HOME	\$133,748
		<u>HOPWA</u>	<u>\$0</u>
		TOTAL	\$133,748

Priority /Objective

Housing

Consolidated Plan Matrix:

SL1A: Provide technical and financial assistance to community based organizations in order to address neighborhood needs.

1. Support the development of CHDO capacities.
2. Monitor the development of CHDOs receiving County HOME funds

Description: Comprised of three funding sources, CHDO development, CHDO operating and CHDO monitoring funds, this allocation supports the affordable housing initiatives of two local CHDOs. (CHDO Development 15% of grant - \$96,561 and CHDO operating 5% of grant - \$32,187 and \$5,000 in CHDO monitoring funds to the Franklin County Affordable Housing Trust.) Location: County-wide.

Project Title:	<u>County HOME Administration Budget</u>		
Project ID/	HUD Matrix Code/Title	Funding Sources	
Local ID	Citation/Accomplishments	CDBG	\$0
20	92.207	ESG	\$0
H03A02	1 Organization	HOME	\$50,000
		<u>HOPWA</u>	<u>\$0</u>
		TOTAL	\$50,000

Priority /Objective

Planning and Administration

✓ Provide quality leadership in selecting, monitoring, managing and evaluating HUD funded projects and programs and citizen input and participation.

Description: Funding is provided for full time staff in the Department of Economic Development & Planning to oversee, manage, and monitor the use of HOME funds. Location: N/A.

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Project Title:	<u>HQS Inspections</u>		
Project ID/	HUD Matrix Code/Title	Funding Sources	
Local ID	Citation/Accomplishments	CDBG	\$0
21	92.254	ESG	\$0
H03A03	80 Housing Units (Rental)	HOME	\$8,000
		<u>HOPWA</u>	<u>\$0</u>
		TOTAL	\$8,000

Priority /Objective

Housing

Consolidated Plan Matrix:

DH2B: Expand the conservation and improvement of existing affordable owner and renter housing.

5. Expand and preserve the supply of affordable rental housing throughout Franklin County.

Description: HUD regulations require the County to periodically inspect the rental units in its loan portfolio (units that have been rehabilitated or constructed with County HOME dollars, and whose affordability period hasn't elapsed – their affordability period is based on the amount of dollars the County has put into each unit and can range from 5 to 20 years.) The County contracts out with the Columbus Metropolitan Housing authority to perform these inspections to HUD standards. Location: County-wide.

Project Title:	<u>County Sponsored Owner Occupied Rehabilitation</u>		
Project ID/	HUD Matrix Code/Title/	Funding Sources	
Local ID	Citation/Accomplishments	CDBG	\$0
22	14A Rehab; Single-Unit Residential	ESG	\$0
H03O01	92.254	HOME	\$300,000
	24 Housing Units	<u>HOPWA</u>	<u>\$0</u>
		TOTAL	\$300,000

Priority/Objective

Housing

Consolidated Plan Matrix:

DH2B: Expand the conservation and improvement of existing affordable owner and renter housing.

1. Provide loans and/or grants to rehabilitate-dwellings of low-moderate income households and abate lead as necessary.

Description: Provides deferred or forgivable home rehabilitation loans to low-income homeowners up to a maximum of \$35,000 (deferred in that the loan doesn't come due until the homeowner vacates their property or transfers it to someone else, and/or forgivable if the homeowner lives there for a prescribed period and keeps the residence up to code and stays current with their taxes and home insurance.) The prescribed period is between 10 to 20 years depending on the size of the loan. The program is administered by the Mid-Ohio Regional Planning Commission. Location: County-wide.

Franklin County 2013 Action Plan

Project Title:	<u>Home Buyer Downpayment Assistance Program</u>		
Project ID/	HUD Matrix Code/Title	Funding Sources	
Local ID	Citation/Accomplishments	CDBG	\$0
23	13 Homeownership Assistance	ESG	\$0
H03D01	92.254	HOME	\$120,000
	12 Households	HOPWA	\$0
		<u>TOTAL</u>	<u>\$120,000</u>

Priority /Objective

Housing

Consolidated Plan Matrix:

DH2C: Increase opportunities for low- and moderate income households to become and remain homeowners.

1. Enable moderate-income families to buy their first home.

Description: The County's First-time Homebuyer Downpayment Assistance program is administered by the Columbus Housing Partnership. This allocation also pays for the client's participation in a homebuyer counseling program, which that client must successfully complete in order to access the downpayment assistance. Location: County-wide.

Project Title:	<u>County Rental Rehabilitation & New Construction Program</u>		
Project ID/	HUD Matrix Code/Title/	Funding Sources	
Local ID	Citation/Accomplishments	CDBG	\$0
24	14B Rehab; Multi-Unit Residential	ESG	\$0
H03R01	570.202 (a)(4)/92.252	HOME	\$450,000
	175 Housing Units	HOPWA	\$0
		<u>TOTAL</u>	<u>\$450,000</u>

Priority/Objective

Housing

Consolidated Plan Matrix:

DH2A: Increase the supply of affordable rental housing units for low and extremely low income families and individuals outside of areas of poverty and near employment growth areas.

3. Provide infrastructure improvements in support of affordable rental housing construction.

Description: The two projects to be funded are the CHN Relocation Project (\$250,000) and the Rebuilding Lives Initiative (\$200,000) allocated through the County's 2013 HOME allocation process. Location: County wide.

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Project Title:	<u>Contingency/Unprogrammed Funds</u>	
Project ID/	HUD Matrix Code/Title/	Funding Sources
Local ID	Citation/Accomplishments	CDBG \$0
25	22 Unprogrammed Funds	ESG \$0
GA03aH		HOME \$12,645
		<u>HOPWA \$0</u>
		TOTAL \$12,645

Priority /Objective
N/A

Description: These funds may be used to fund projects in 2013. Location: N/A.

Emergency Shelter Grant Program Activities

Project Title:	<u>Emergency Shelter Support Program</u>	
Project ID/	HUD Matrix Code/Title	Funding Sources
Local ID	Citation/Accomplishments	CDBG \$0
26	03T Operating Costs of Homeless Program	ESG \$143,540
E03S01	Patients Programs	HOME \$0
	576.21 (a)	<u>HOPWA \$0</u>
	1200 Persons who are homeless	TOTAL \$143,540

Priority /Objective

Homeless Services

Consolidated Plan Matrix:

DH1A: Increase the range of housing options and related services for special needs populations (i.e. homeless, elderly, disabled.)

2. Contribute to operating support for emergency shelters through the Community Shelter Board.

Description: Funding will provide operating dollars to an emergency housing agency to offer shelter and supportive services to individuals, families, youth, and women with children. Location: Suppressed.

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Fair Housing Narrative

In 2012, Franklin County and the City of Columbus completed its new Fair Housing plan through the Columbus Urban League. The Columbus Urban League retained the Community Research Partners to prepare the Analysis of Impediments and facilitate the development of the plan.

Input from key stakeholder groups was an important component of the Analysis of Impediments report. The Columbus Urban League convened the Housing Roundtable to serve as an advisory group for the update of the plan. The roundtable met on four occasions to review the Analysis of Impediments report and develop the fair housing plan. In addition, interviews and focus groups were used to gather information on public and private sector impediments to fair housing; the effectiveness of existing fair housing programs; and actions to address impediments. The County has identified the conducting of a new impediments study as a goal within the new Consolidated Plan 2010-2014 timeframe (performance measure - DH1B01.)

A. Impediments to Fair Housing Choice

Through the use of the Housing Roundtable, interviews, and focus groups, an Outcome of impediments to fair housing were identified. At the same time suggestions for appropriate solutions were recommended and will be implemented throughout the Consolidated Plan period.

Table 2 below offers an overview of the plan’s identified impediments and recommendations.

Table 2: Summary of Impediments and Recommendations

Impediments	Recommendations
<ul style="list-style-type: none"> • There is increased public opposition to affordable housing in all jurisdictions. • There is increased use of lawsuits to block housing development projects. • There is increased use of referendum petitions to overturn approval of housing development. 	<p>The Community Shelter Board, COHHIO and Community Housing Network have undertaken research and implemented models for overcoming community opposition to supportive housing projects.</p>

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Impediments	Recommendations
<ul style="list-style-type: none"> • Land costs are very high, particularly for vacant land with utilities. • There is great variation in development standards and processes among local jurisdictions. • Suburban development regulations are becoming more restrictive. • Incremental changes in codes add up to significant cost increases in housing development. 	<p><u>Make use of Opportunities:</u> There are opportunities to introduce affordable housing into suburban locations. These include senior-only public housing; section 8 tenants in LIHTC projects and non-profit/for profit development partnerships.</p> <p><u>Legal and Regulatory Options:</u> The community should research strategies used by other communities to address exclusionary zoning, including legal strategies, inclusionary zoning and fair share plans, and determine their applicability to Franklin County.</p>
<ul style="list-style-type: none"> • No one organization has taken responsibility for assuring that developers comply with ADA requirements. • There is not adequate enforcement of violations of the ADA. • There are not enough existing housing units modified to be accessible for persons with disabilities to meet the need. 	<p>Jurisdictions that administer building codes should take advantage of the voluntary U.S. Department of Justice program and technical assistance to certify that codes and enforcement comply with accessibility requirements. In addition, the Ohio Civil Rights Commission should implement plans to increase staff training and competency in ADA enforcement.</p>
<ul style="list-style-type: none"> • Since 1993, 27% of the public housing stock in CMHA's inventory has been demolished. • Households with high utility arrearages cannot move into public housing. • Landlords are reluctant to be a part of the Section 8 voucher program. • Fewer than 20% of Section 8 households are living in suburban locations. 	<p>There are national models of PHAs making radical changes in how they administer the Section 8 program to attract more landlords. If the rental housing market in Columbus is "softening", as vacancy data indicates, the timing may be right to try some of these new approaches to attract more landlords with properties outside of the central city to the program.</p>

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Impediments	Recommendations
<ul style="list-style-type: none"> • A poor credit history is the Outcome one reason for disapproval of home loan applications. • Low-income households find it difficult to work with credit reporting agencies to correct errors in their credit reports. • It is difficult for people to overcome past credit problems and become homeowners 	<p>Participants in focus groups and interview stressed the need for comprehensive credit education, beginning in grade school. The Fair Housing Action Plan should include actions to identify existing programs and determine how they can be coordinated and enhanced, with a focus on culturally specific education. The community should also identify best practices in credit education, credit counseling and financial literacy training to use as models.</p>
<ul style="list-style-type: none"> • In 1995, the homeownership rate for white households in Franklin County was over 21% greater than for black households. • There is anecdotal evidence that steering still occurs in the real estate industry. • Realtors sometimes steer minority and low-income buyers to lenders with whom they have a relationship, despite the fact that this may not be the best deal for the buyer. 	<p>Although anecdotal evidence suggests that there are far fewer problems than in the past, it is appropriate to periodically gather data to confirm this assumption. The Fair Housing Plan should include a schedule and procedure for periodic testing.</p>
<ul style="list-style-type: none"> • Rental housing testing continues to reveal instances of differential treatment of persons in protected classifications throughout Franklin County. • Rental housing testing found instances of new properties did not meet the legal requirements for accessibility for persons with physical disabilities. • It is difficult to provide fair housing training to the many small landlords who do not have professional staff and are not affiliated with the CAA. 	<p><u>Focus on Small Landlords:</u> The Fair Housing Action Plan should include strategies to provide fair housing education and information to small landlords that would be most helpful to them, without adding unacceptable cost and time burdens.</p> <p><u>Enhance Testing:</u> The CUL should evaluate its rental housing testing program. This evaluation should be used to target testing and to determine how to analyze testing data and present the data most effectively to the community.</p>

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Impediments	Recommendations
<ul style="list-style-type: none"> • Appraisals often don't support the loan amount necessary to get a rehab loan for a house in an older neighborhood. • Predatory lenders rely on appraisers to carry out flipping schemes. 	<p>The Fair Housing Action Plan should include appraisers as one of the stakeholder groups in developing strategies to finance housing rehabilitation and new housing construction and address predatory lending practices in older neighborhoods.</p>

Highlights of 2008 Fair Housing Plan and Accomplishments

Actions by local stakeholders:

The Columbus Urban League is currently in the process of reviewing its discrimination and complaint process to ensure its continued effectiveness and to incorporate recent changes in laws, regulations, and community conditions.

In recent years, Franklin County has put increased emphasis on the use of community planning studies that both assist in public participation in the planning process, and ensure that affordable housing development reflects the local community's character and economic development goals.

In 2009, the City of Columbus and Franklin County created and adopted AWARE (Accessibility, Water Conservation, Air Quality, Resource Conscious, Energy-Efficient) standards for all federally funded residential projects in the city and county, including all affordable housing development projects funded with Neighborhood Stabilization Program dollars.

The number of private landlords participating in the Section 8 Housing Choice Voucher Program has increased since 2008, going from 3,200 to 3,500 landlord participants. The Columbus Metropolitan Housing Authority has also continued its emphasis on expanding voucher dispersion throughout Franklin County. In 2012, voucher recipients were living in 43 of 48 Franklin County ZIP codes.

Backed by new HUD rules that prohibit landlords and lenders from discriminating against gay and transgender people, the City of Columbus and Franklin County formally partnered with the Columbus Urban League and Stonewall Columbus – the city's longest serving GLBT advocacy organization – to ensure fair access to housing for the GLBT community.

Actions at the state level where local stakeholders had an advocacy role:

Amended Substitute Senate Bill 311 of the 126th General Assembly, also known as the Ohio Core, requires integration of economic and financial literacy within social studies classes or another class. The requirement became effective with freshmen who enroll in high school on or after July 1, 2010 – the graduating class of 2014.

B. Fair Housing Activities

Franklin County and the City of Columbus have a joint agreement to contract with the Columbus Urban

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League to conduct activities and events to reduce and eliminate both legal and social barriers to housing opportunities. Additionally, that contract requires the Urban League to aid in the efforts of the target population to gain access to fair and affordable housing opportunities. Table 3 below cites the Urban League's 2013 program year, initiatives, outcomes, outputs and results.

2013 Fair Housing Program Scope of Services

The goals listed below will be accomplished through the following activities with measurable outcomes as needed:

Goals

1. Subrecipient will conduct activities and events to reduce and eliminate both legal and social barriers to housing opportunities and to aid in the efforts of the target population access to fair and affordable housing opportunities in the following manner.

Measurable Outcomes

- Coordinate and conduct monthly homebuyers/homeownership education and counseling
 - Solicit and conduct a comprehensive program promotion/advertising campaign to reach all protected groups through a minimum of (2) various advertising mediums, which will result in broad population viewing.
 - Conduct affirmative marketing monitoring visits of the sites as provided by the City/County, compile and prepare a summary report of the findings
 - Coordinate the establishment of a Housing Advisory (Roundtable) group, to serve as a forum for the development of comprehensive housing services and programs
2. Conduct investigations of all valid housing discrimination complaints filed with the Contractor, and seek redress; develop and implement actions to determine the extent of discrimination with the housing industry through various activities.

Measurable Outcomes

- Receive, process and investigate all alleged housing discrimination complaints, through the process and procedures as defined in the discrimination case referral process
- Solicit and recruit persons to be trained as housing discrimination testers
- Conduct a testing project focused upon an identified housing market/provider
- Monitor the status of all existing housing discrimination cases until resolution
- Prepare a monthly report on the status of ongoing/open discrimination cases
- Provide fair housing education and training targeted to: 1) populations likely to experience discrimination; 2) the housing industry; 3) housing services providers; 4) elected and appointed officials; 5) the general public.
- Conduct ongoing reviews of the CUL's housing discrimination complaint process to

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assess need for modifications

3. Promote awareness of equal housing opportunities in all aspects of housing, regarding fair housing laws, landlord-tenant laws and the rights and responsibilities governed under such, through the following activities:

Measurable Outcomes

- Plan and conduct minimum of (35) education presentations/seminars throughout the community.
- Duplicate and distribute a minimum of (2,500) Fair Housing and Landlord Tenant books and brochures.
- Distribute a minimum of (1,000) affordable rental housing listings
- Provide case management and conflict resolution services to a minimum of (800) persons involved in rental relationships
- Provide telephone intervention and guidance to a minimum of (500) persons requesting information regarding landlord-tenant relationships.

The following are the outcomes and outputs timeline established for implementation of the program activities

Table 3

Outcomes	Timeframe	Outputs
EDUCATION AND OUTREACH	January 1- December 31, 2013 On-going	(35) External/internal presentations and workshops will be conducted throughout the community.
HOUSING DISCRIMINATION TESTERS	January – 1 December 31, 2013 conduct testers training session (on going) January 1 – December 31, 2013, conduct testing projects	Training of (5-10) persons as testers conducted to update and increase the number of available testers. Develop and implement random and investigative testing projects. Conduct minimum of (50) testing sets within a targeted housing industry.

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HOMEBUYER EDUCATION and COUNSELING SESSIONS	January 1 –December 31, 2013	Conduct a minimum of (12) 8 hour education sessions. Classes average 10-20 persons per class. Goal is 300 households for the year. Provide one-one counseling with perspective homebuyers regarding their individual needs in becoming a homeowner.
DISCRIMINATION COMPLAINT-INTAKE AND ASSESSMENT	January 1 – December 31, 2013 (ongoing)	Discrimination case intake averages between 10-20 cases per year
LANDLORD/TENANT INTAKE AND ASSESSMENT	January 1 – December 31, 2013 (ongoing)	Intake, assessment and mediation of 1000 –1200 individual cases through walk – in and/or telephone contacts
AFFIRMATIVE MARKETING COMPLAINT MONITORING	July 1 - December 31, 2013	Conduct 2 – 10, assigned monitoring visits at City/County funded projects to assure compliance with Affirmative Marketing regulations; provide a report on status of each site visit.

Other Activities:

Columbus Urban League (CUL) will collaborate with other HUD certified agencies and local community organizations to ensure that clients who are ESL (English as a Second Language) have received needed interpretation services required for any programs provided by CUL.

Estimated Amount of CDBG funds used for the Benefit of Low/Mod Individuals

It is the intent of the County to annually spend all 100% of its CDBG allocation for the benefit of low- and moderate- income individuals. In 2013, the County estimates it will spend a minimum of 95% of its CDBG allocation to benefit those individuals.

Status of Franklin County Caps as of March 31, 2012 (end of the 2011 program year):

<u>Cap Category</u>	<u>%</u>	<u>Minimum or maximum</u>
Low/Mod Benefit:	100.0%	(Minimum of 70%)
Public Service:	14.32%	(Maximum of 15%)
Planning & Administration:	21.1%	(Maximum of 20%)
Timeliness of Expenditures	1.46 x	(Maximum 1.5 x)

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CITIZEN COMMENTS ON THE 2013 ACTION PLAN

The County initiated the citizen participation process for its 2013 Action Plan by holding two informational public hearings, one on September 22nd, 2012 and the other on September 23rd, 2012. The hearings examined community development needs, discussed eligible activities under the HOME and CDBG programs, provided figures concerning anticipated resources, covered the application information and provided technical assistance (a copy of the informational packets is party to this plan as a citizen participation attachment.) In addition to those meetings the following jurisdictions also conducted meetings to cull citizen support for their action plan proposed projects: the City of Whitehall, the City of Bexley and the Village of Urbancrest. Further, the County held two public hearings on the draft action plan on January 17th, 2013 and January 18th, 2013.

On December 7, 2012 a meeting was held with the County's Community Development Advisory Committee to discuss the ranking of submitted applications and the draft action plan. The committee approved the draft plan and it was forwarded to the Board of County Commissioners for approval. The Action Plan draft and funds availability were advertised in the Columbus Dispatch on December 23rd, 2012 offering access to the plan, soliciting public comment on it and announcing the plan's third and fourth public hearings (the above referenced January 17th and January 18th, 2012 dates.) In addition the draft plan was sent out to all County political jurisdictions

CITIZEN COMMENTS

Infrastructure:

- I applaud the County for continuing to fund public projects during the economic slowdown; they are investments in our future.
- The County needs to prioritize infrastructure projects based on economic factors.
- Investments in affluent areas will help the County as much as investments in poorer areas, if not more.

Youth Services:

- Educational programs should be based on the needs of local businesses.
- Where are the summer youth programming dollars?

County Services:

- Money for jobs not for tourists who don't live here.
- The County has done an admirable job not cutting critical services in such difficult economic times.
- We need to send a team of accountants to examine every tax dollar spent.
- County services should be geared to helping and protecting the most vulnerable.

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Poverty:

- Poverty is inexcusable considering how wealthy America is.
- Thanks to the County for its impressive support to helping the homeless

Vision:

- The County needs to be more strategic in its expenditures.

Economy:

- Good jobs will take care of 99% of our problems.
- The rich supposedly got tax breaks so they can create jobs. Well where are all the jobs then?

Neighborhoods:

- The County always seems to forget that there are neighborhoods outside the City of Columbus.
- My neighborhood needs investments? Where are the funds for it? Where do my tax dollars go?
- We need a lot more money for housing rehabilitation.
- We also need to address the housing market if we ever expect to turn around neighborhoods, our cities and our country.
- You can never spend too much money on police.

State funding:

- The State cuts to local governments was irresponsible if not criminal.

Housing:

- The County needs to enforce laws concerning property deficiencies
- I like what I see concerning dollars being spent on seniors and the homeless.
- Why aren't banks who stole from us being held accountable for their thievery.

Education:

- Education is a government's smartest investment.

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ANNUAL ACTION PLAN SCHEDULE FOR 2013

Public hearings to provide technical assistance and to garner citizen input identifying the County's community development needs:

September 20, 2012
9 – 11 a.m.
150 S. Front Street, Suite 10
South Conference Room

September 21, 2012
5:30 – 7:30 p.m.
150 S. Front Street, Suite 10
South Conference Room

Applications will be made available on the Franklin County web site at www.co.franklin.oh.us by September 5, 2012 or by calling Mark Paxson in the Department of Economic Development & Planning @ (614) 525-5578 (after logging onto the County website click on Economic Development & Planning; and then from there Community Development to find the application.) Additionally, individual technical assistance is available by contacting Mr. Paxson and scheduling a meeting. Further, applications and surveys will be directly sent out to county governmental entities and non-profit agencies.

Local public hearings by applicants and the provision of County Technical assistance

September-October 2010

DEADLINE FOR APPLICATIONS

Friday, October 26, 2012
4:00 p.m.

Submit to: Franklin County, Economic Development & Planning Department
c/o Mark Paxson, 150 S. Front Street, Suite 10,
Columbus, OH 43215

Review and ranking of the applications by the Franklin County Community Development Advisory Committee:

December 7, 2012
2 – 4 p.m.
280 E. Broad Street
West Conference Room

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Publish proposed/draft Annual Action Plan

December 23, 2012

Second public hearing to receive citizen comment on the proposed Action Plan

January 17, 2013

9 – 11 a.m.

150 S. Front Street, Suite 10

South Conference Room

January 18, 2013

5:30 – 7:30 p.m.

150 S. Front Street, Suite 10

South Conference Room

Board of Commissioners are presented plan for approval

February 5th or February 12th, 2013

Annual Action Plan submission to HUD

February 15, 2013

Project award letters sent

February 21, 2013

COUNTY'S 2013 PROGRAM YEAR COMMENCES APRIL 1, 2013