

**METROPOLITAN GOVERNMENT OF NASHVILLE-DAVIDSON COUNTY, TENNESSEE**

**2023-2028 CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY  
DEVELOPMENT**

**and**

**2023-2024 ANNUAL ACTION PLAN  
For the period June 1, 2023 – May 31, 2024**

**Prepared by:**

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**On Behalf of:**

The Metropolitan Government of Nashville and Davidson County

**Draft for Public Comment:**

**April 3 – May 3, 2023**



## Contents

Executive Summary.....	5
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) .....	5
The Process .....	9
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	9
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l) .....	11
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c) .....	62
Needs Assessment .....	66
NA-05 Overview .....	66
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) .....	68
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) .....	83
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2) .....	86
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2) .....	90
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) .....	92
NA-35 Public Housing – 91.205(b) .....	96
NA-40 Homeless Needs Assessment – 91.205(c).....	101
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	105
NA-50 Non-Housing Community Development Needs – 91.215 (f) .....	109
Housing Market Analysis.....	111
MA-05 Overview .....	111
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	113
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) .....	120
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	127
MA-25 Public and Assisted Housing – 91.210(b) .....	130
MA-30 Homeless Facilities and Services – 91.210(c) .....	132
MA-35 Special Needs Facilities and Services – 91.210(d).....	136

MA-40 Barriers to Affordable Housing – 91.210(e) .....	139
MA-45 Non-Housing Community Development Assets – 91.215 (f) .....	140
MA-50 Needs and Market Analysis Discussion.....	147
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2).....	156
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3).....	158
Strategic Plan .....	160
SP-05 Overview .....	160
SP-10 Geographic Priorities – 91.215 (a)(1).....	162
SP-25 Priority Needs - 91.215(a)(2).....	163
SP-30 Influence of Market Conditions – 91.215 (b).....	169
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2) .....	170
SP-40 Institutional Delivery Structure – 91.215(k) .....	174
SP-45 Goals Summary – 91.215(a)(4) .....	178
SP-50 Public Housing Accessibility and Involvement – 91.215(c).....	182
SP-55 Barriers to affordable housing – 91.215(h).....	184
SP-60 Homelessness Strategy – 91.215(d).....	187
SP-65 Lead based paint Hazards – 91.215(i) .....	192
SP-70 Anti-Poverty Strategy – 91.215(j) .....	193
SP-80 Monitoring – 91.230 .....	194
Expected Resources .....	195
AP-15 Expected Resources – 91.220(c)(1,2) .....	195
Annual Goals and Objectives .....	201
AP-20 Annual Goals and Objectives.....	201
Projects .....	205
AP-35 Projects – 91.220(d) .....	205

AP-38 Project Summary .....	206
AP-50 Geographic Distribution – 91.220(f).....	218
Affordable Housing .....	219
AP-55 Affordable Housing – 91.220(g) .....	219
AP-60 Public Housing – 91.220(h).....	220
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	222
AP-70 HOPWA Goals - 91.220 (l)(3) .....	230
AP-75 Barriers to affordable housing – 91.220(j) .....	231
AP-85 Other Actions – 91.220(k) .....	233
Program Specific Requirements.....	235
APPENDIX A – CITIZEN PARTICIPATION PLAN .....	241
APPENDIX B – SUMMARY OF COMMENTS .....	249
1. COMMUNITY MEETINGS AND PUBLIC HEARINGS .....	250
A. COMMUNITY MEETINGS.....	250
B. PUBLIC HEARINGS .....	251
2. WRITTEN COMMENTS TO DRAFT 2023-2028 CONSOLIDATED PLAN AND 2023 ANNUAL ACTION PLAN.....	254
APPENDIX C – NOTICES .....	265
APPENDIX D – RESALE RECAPTURE POLICY.....	266
APPENDIX D - DATA TO ESTABLISH 95% OF THE MEDIAN AREA PURCHASE PRICE FOR SINGLE FAMILY HOUSING IN METROPOLITAN NASHVILLE-DAVIDSON COUNTY .....	278



## Executive Summary

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

#### 1. Introduction

Metropolitan Government of Nashville-Davidson County (County) is an entitlement community eligible to receive direct assistance under the U.S. Department of Housing and Urban Development's (HUD's) Community Development Block Grant (CDBG) program; is a participating jurisdiction under the HOME Investment Partnerships Program (HOME); and is a formula grantee under the Emergency Solutions Grant (ESG) and the Housing Opportunities for Persons with AIDS (HOPWA) program. Every five years, the County must prepare a Consolidated Plan to describe how these funds will be used to address housing and community development needs. CDBG, HOME, and ESG must be expended within Nashville-Davidson County for participants who meet applicable eligibility criteria and for eligible activities as outlined by program regulations and each year's Action Plan. HOPWA funds target the needs of persons living with HIV/AIDS and their families in the Nashville-Davidson—Murfreesboro-Franklin Metropolitan Statistical Area (MSA). All programs must benefit low-income persons or households ( $\leq 80\%$  of the area median income) or low-income areas.

The Metropolitan Development and Housing Agency (MDHA) is designated as the lead agency for the development and administration of the Consolidated Plan and its related programs. Within MDHA, these functions are undertaken by the Community Development Department. To ensure the Consolidated Plan reflects the City's priorities, aligns with its initiatives, and incorporates local plans and reports, MDHA with assistance from TDA Consultants, collaborated with several Metro agencies throughout the planning process.

The Five-Year Consolidated Plan covers the period June 1, 2023 through May 31, 2028. The Consolidated Plan is updated each year (Annual Update) to reflect proposed activities and goals for the program year (Action Plan). Annual Updates/Action Plans serve as Nashville's application for federal funds each year. Included with the Consolidated Plan is the Program Year 1 (2023-2024) Action Plan for the period June 1, 2023 through May 31, 2024. Allocations and project budgets in the 2023-2024 Action Plan reflect actual allocations for the Program Year as of the date of the plan. In addition, approximately \$208,404 in CDBG program income and \$378,840 in HOME program income are expected to be received during the 2023-2024 Program Year. Therefore, anticipated resources are as follows:

PROGRAM YEAR 1 ANTICIPATED RESOURCES				
	Annual Allocation (Based on Current FY)	Estimated Program Income	Prior Year Resources	Total
CDBG	\$ 4,922,781.00	\$208,404.00	\$ 0.00	<b>\$5,131,185 .00</b>
ESG	\$ 445,903.00	\$ 0.00	\$ 0.00	<b>\$ 445,903.00</b>
HOME	\$ 2,767,733.00	\$378,840.00	\$ 0.00	<b>\$ 3,146,573.00</b>
HOPWA	\$ 2,389,060.00	\$ 0.00	\$ 0.00	<b>\$ 2,389,060.00</b>
<b>TOTAL</b>	<b>\$ 10,525,477.00</b>	<b>\$ 587,244.00</b>	<b>\$ 0.00</b>	<b>\$ 11,112,721.00</b>

Table A - PROGRAM YEAR 1 ANTICIPATED RESOURCES

## 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Strategic Plan was formed from the Needs Assessment, Market Analysis, and input from community stakeholders and members of the public. Where possible, HUD default data was updated with more current data from the American Community Survey (ACS) and HUD's Comprehensive Housing Affordability Strategy (CHAS). The format of the Consolidated Plan and 2023-2024 Annual Action Plan are consistent with HUD's Consolidated Plan Template.

Priorities of the Consolidated Plan are to:

1. Increase the number of decent, safe affordable housing units and help low-and moderate-income (LMI) household access affordable housing.
2. Preserve existing affordable housing stock for LMI homeowners and tenants.
3. Support facilities and services for the homeless and persons with HIV/AIDS.
4. Provide essential services to LMI and vulnerable populations.
5. Revitalize distressed neighborhoods and underserved areas through public facility and infrastructure improvements.
6. Undertake grant management, planning, and other eligible administrative tasks authorized under CDBG, HOME, ESG, and HOPWA.

Activities proposed to be undertaken this program year are intended to address the Consolidated Plan priorities and the primary objectives of the four Consolidated Plan programs: to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons. Related outcomes are increasing availability and accessibility, improving affordability, and promoting sustainability of communities. The primary means toward this end is to extend and strengthen partnerships at all levels of government and the private sector, including for-

profit and nonprofit organizations, in the production and operation of affordable housing and maximizing federal resources.

The table in AP-35 of the Annual Plan summarizes the proposed activities for addressing Consolidated Plan priorities.

### **3. Evaluation of past performance**

Each year, MDHA reports its progress in meeting the five-year and annual goals in the Consolidated Annual Performance and Evaluation Report (CAPER). This report is required to be submitted to HUD within 90 days after the program year ends. Previous years' CAPERs are available on MDHA's website: <http://www.nashville-mdha.org/?p=1857>. MDHA has consistently satisfied program mandates and has successfully targeted funds to benefit low- and moderate-income persons and neighborhoods. In its most recent letter approving the 2021 CAPER, HUD determined that MDHA's overall progress is excellent and that activities appear to be in accordance with program requirements.

While the accomplishments reported in the CAPER are used to measure the success of meeting the goals for a program year, the evaluation of past performance is a continual process. For example, the quantity and quality of responses to funding opportunities indicate the demand for a particular activity, the capacity needs of an organization, and whether the expectations of MDHA and program requirements were communicated clearly. Results of audit/monitoring activities are used as management tools to strengthen MDHA and funding partners. Regular participation of MDHA staff in local forums, community meetings, and neighborhood events provide partners and citizens the opportunity to communicate needs, concerns, and ideas.

### **4. Summary of citizen participation process and consultation process**

To ensure the Consolidated Plan and 2023-2024 Action Plan truly address these needs in Metro Nashville, the citizen participation and consultation processes were designed to garner considerable public input on the development of the Plan, as well as on the Draft. Through four (4) community meetings/public input sessions, nineteen (19) stakeholder consultations, 184 survey responses, and the kick-off public hearing, residents were given a range of opportunities to participate in the development of the Consolidated Plan. Comments on the draft Consolidated Plan will be obtained during the 30-day public comment period (April 3 through May 3, 2023) and at two (2) public hearings to be held during this time. Details about the public hearings and how the public can submit comments are provided in the Public Notice.

Information on how persons with disabilities or sensory impairments or in need of translation services can request accommodation is provided in all Public Notices, in emails advertising community meetings/public input sessions, and posted on the Consolidated Plan webpage in

Spanish, Chinese, Vietnamese, Arabic, and Somali. Public Notices are translated to Spanish, and Spanish translation is available at the Public Hearings.

Following the conclusion of the Public Comment Period, the Consolidated Plan and 2023-2024 Annual Action Plan were presented to the MDHA Board of Commissioners and the Metropolitan Council for approval, prior to its submittal to HUD.

The County's revised 2023 Citizen Participation Plan is included as Appendix A.

## **5. Summary of public comments**

A summary of comments received is included as Appendix B.

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

A summary of public comments or views received during any public hearing that were not accepted and the reasons for not accepting them is included in summaries of public comments at Appendix B.

## **7. Summary**

Nashville is a growing city with rising housing prices that are significantly affecting opportunities for low-moderate income residents. Housing cost burden has been the most common housing problem experienced by Nashvillians of all income ranges for many years, but those pressures have intensified in recent times. This problem is particularly acute for households with income less than 50% of the area median income (AMI). This housing crisis and strategies for addressing it were identified in the 2021 Affordable Housing Task Force Report, which noted that nearly half of Nashville's renters are cost burdened, meaning they spend more than 30% of their income on housing costs.

Further, Nashville's growth has not occurred equally across the county – the landscape of some neighborhoods has been changed dramatically by new development and the loss or potential loss of precious affordable housing, while investment and new development have yet to make it to other areas. The goals and priorities of this Consolidated Plan seek to create new affordable housing and incentive this development in areas of opportunity; to preserve existing affordable housing to stabilize the fabric of neighborhoods and allow homeowners to age in their homes; and to address service needs of the community.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	NASHVILLE-DAVIDSON	MDHA Community Development Department
HOPWA Administrator	NASHVILLE-DAVIDSON	MDHA Community Development Department
HOME Administrator	NASHVILLE-DAVIDSON	MDHA Community Development Department
ESG Administrator	NASHVILLE-DAVIDSON	MDHA Community Development Department

**Table 1 – Responsible Agencies**

### Narrative

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

As part of the consolidated planning process, the lead agency, MDHA, must consult with a wide variety of organizations in order to gain understanding of housing and community development needs. To ensure this Consolidated Plan truly addresses these needs in Metro Nashville, citizen participation and stakeholder consultation activities were designed to help:

- Validate the accuracy of data;
- Determine priority needs and target areas;
- Increase coordination among partners;
- Expand outreach efforts; and
- Build support for Consolidated Plan activities.

Through the Kickoff Public Hearing, four (4) community meetings/public input sessions, and 17 stakeholder consultations for which invitations were sent to dozens of community stakeholders and made available publicly on MDHA’s website, a wide variety of organizations were consulted with in order to gain understanding of housing and community development needs. Additional input on the development of the draft Plan was obtained through a countywide survey that generated 175 responses. Comments on the draft Consolidated Plan were obtained during the 30-day public comment period and at 2 public hearings held during this time. The final Consolidated Plan reflects comments obtained through these efforts along with analyses of local, state, and national data and local plans and reports.

The focused format of the consultations was aimed at coordinating with housing and service providers. This method resulted in several housing and service providers contributing to the Plan. Additional coordination efforts are described below.

#### Public Housing Authority

MDHA is the public housing authority (PHA) in Metro Nashville and provides public/affordable housing through its Affordable Housing Department and rental assistance (i.e., Section 8 Vouchers) through the Rental Assistance Department and undertakes redevelopment of its properties through the Recapitalization Department. These functions are guided by the Five Year PHA Plan and are separate and distinct from the Community Development Department, which administers the Consolidated Plan and its related programs. Input on the needs of public/affordable housing residents and voucher-holders and

how to address these needs was obtained through consultation with the leadership from these MDHA departments. Further, department directors participate in frequent staff meetings with MDHA executive leadership to review projects and coordinate efforts.

MDHA's Five Year Strategic Plan, the Five Year PHA Plan, the Envision Cayce Master Plan, and the Envision Napier and Sudekum Transformation Plan are among the other planning efforts considered when developing this Plan.

#### Partnership between MDHA and the Metro Homelessness Impact Division(MHID)

MDHA currently serves as the Collaborative Applicant for the Nashville-Davidson County CoC and coordinates with the Metro Homelessness Impact Division (MHID) to address homelessness in Nashville-Davidson County. The main goals of the Metro Homeless Impact Division are to

- Offer expertise and support to the work of the Nashville-Davidson County Continuum of Care Homelessness Planning Council
- Serve as the Continuum of Care's (CoC) HMIS Lead
- Lead and co-lead local community efforts by serving as the backbone organization to further collaborative goals
- Provide expertise and training to implement a community-wide Coordinated Entry System as required of the CoC by the federal Department of Housing and Urban Development (HUD), and
- Coordinate Metro departments in the city's response to homelessness.

In addition, a partnership between MDHA and MHID allows for the utilization of up to 18 housing choice vouchers per month to support housing people experiencing literal homelessness. The goal is to focus on the most vulnerable populations who have experienced or are at risk of chronic homelessness and offer permanent supportive housing. Since this partnership began in May 2013, over 1,388 people have received a voucher.

#### Coordination with Private and Governmental Health, Mental Health, and Service Agencies

MHID participates in a local effort led by the Metro Health Department called the Community Mental Health Systems Improvement (CMHSI) collective impact. Formed in 2017, the CMHSI focuses on the most vulnerable people who experience behavioral health issues and who touch the health, mental health, criminal justice, and social sectors. The group's initial effort resulted in the establishment of a 30-bed Crisis Treatment Center, a program of the Mental Health Cooperative that offers 24/7 free Crisis Assessment and Treatment services for any individual in Davidson County. This facility offers a therapeutic alternative to Emergency Rooms for individuals in a psychiatric crisis and a diversion option for police officers so that, when appropriate, they can drop individuals off for treatment instead of booking them into jail for minor offenses.

In addition, CMHSI launched a Supportive Housing Task Force that is seeking to improve coordination between agencies that provide health, mental health, and substance abuse treatment services, especially as those agencies' clients are at risk of entering, or are already involved with, the criminal justice systems. The goal, like that of the wider CoC, is to ensure that people in need receive appropriate supportive housing. The Task Force understands that there is a dearth of supportive options available



for people experiencing homelessness who have such severe and persistent mental health issues that they are unable to engage successfully and consistently with social workers and other service providers. The goal is to explore all funding and programmatic options, as well as to develop protocols to assist getting people who have been living on Nashville's streets for years off the streets and into permanent housing options. The CMHSI effort is focused on public private systems change to align resources and avoid duplicative efforts resulting in maximum benefit to clients.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Nashville-Davidson County CoC and the Metropolitan Government strengthened CoC governance by creating a unified leadership structure. The CoC Homelessness Planning Council, which serves as the CoC's governing body, was formed in July 2018. This body has adopted a strategic 3-year plan to end homelessness, which will be updated in 2023, and will strive to access/leverage additional local resources and integrate them with available federal and state resources to end homelessness. The CoC currently has 14 committees that work to fill gaps and address specific populations. In particular, a Veterans committee is working with Built for Zero to create a data-driven approach and further reduce the number of individuals on the Veterans By Name List. In 2016, a youth and young adult committee drafted the Key Action Plan to address youth homelessness. In July 2018, Nashville was one of 11 communities across the country to be awarded Youth Homelessness Demonstration Program (YHDP) funding, and regular CoC Youth/Young Adults Committee meetings have been attended by an array of stakeholders to utilize an initial YHDP award of \$3.54 million in conjunction with other leveraged sources to end homelessness among youth and young adults. The community has also implemented the Family Collaborative led by the United Way to address family homelessness and is integrating that work within the CoC's strategic framework.

Capitalizing on a huge influx of CARES Act HUD ESG-CV funds and tailored technical assistance, the city embarked on a Housing Surge designed to connect people sleeping outdoors and in shelters with permanent housing and rental assistance. Through March 2023, 997 people have been housed with ESG-CV RRH funds. MHID is holding meetings with nonprofit providers that have designated housing search staff to coordinate local housing efforts and launched a landlord locator campaign called the Low Barrier Housing Collective. MHID developed the landlord incentive program in partnership with United Way and local funders. The goal is to use the coordinated entry process and reduce chronic and long-term homelessness with a Housing First approach.

Through Coordinated Entry (CE), the MHID brings together CoC providers who meet weekly in care coordination meetings for different populations. The meetings focus on families with children, individuals, youth/young adults and veterans, and examine the By Name Lists for each population. To be on a By Name List, households are literally homeless and have been assessed via the VI-SPDAT, the housing triage tool. Nashville is utilizing the VI-SPDAT for individuals, the Family-VI-SPDAT for families, and the TAYVI-SPDAT for youth. At-risk populations will be identified by a preliminary common assessment through the HMIS prior to administering the VI-SPDAT. Nashville continues to evaluate the

CE process with an equity lens and joins in national conversations about improving assessment tools that will reflect an equitable housing approach. MHID is awaiting the final report of its CE evaluation, which is going to be used as the starting point in determining a new assessment and prioritization process in the community. Additionally, the CoC received a renewable grant to fund a CE intake coordinator to provide education to the community at large and engage any person who may be experiencing a housing crisis, who has yet to be connected to services. This CE position will complement the existing two CE positions at the MHID. The community has an agreed-upon process to serve the most vulnerable people through a housing navigation process once they are assessed. The tools commonly utilized for the housing navigation process include annual bus passes that provide free rides to people experiencing, or at-risk of, chronic homelessness as they work on housing; access to SRO housing units at a local nonprofit provider; connection to available case management slots following a Critical Time Intervention (CTI) model; Rapid Re-housing units funded through CoC and ESG grant funds, and the partnership between MHID and MDHA that provides up to 18 housing choice vouchers each month for people experiencing literal homelessness. Housing navigators have access to move-in costs through a special fund administered by the MHID that pays up to \$1,000 per household for the first month's rent, utility deposits, security deposits, and if funding is available, other move-in costs including some arrears. MHID also uses CDBG funds for move-in cost payments (utility and security deposits as well as first month's rent) for people experiencing literal homelessness who have actively been working with housing navigators. Housing navigators are trained by the MHID staff and are required to utilize the CE to apply for move-in costs. Currently, approximately 45 provider organizations representing street outreach, emergency shelter, mental health care, AIDS/HIV services, youth/young adults, and other direct service providers participate in the housing navigation process. Housing navigators collaborate in monthly and weekly meetings to address the specific needs of people experiencing homelessness with a housing-focused approach.

An effort called Community Mental Health Systems Improvement (CMHSI) with the health department, mental health community organizations, hospital representatives, correctional facilities, and homeless services coordinators is underway to collaborate on how to streamline the intersection of these different sectors and improve services coordination among highly vulnerable populations in a housing crisis. The Davidson County Sheriff's Office opened a Behavioral Care Center to divert people with severe and persistent mental illness from the jail system. The Metro Homeless Impact Division is connecting with the Behavioral Care Center to link them to resources available to the CoC providers such as housing navigation tools, coordinated entry (CE) and resources accessed through CE.

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

In addition to administering the Consolidated Plan and its related programs (CDBG, HOME, HOPWA and ESG) for Nashville-Davidson County, MDHA currently serves as the CoC Collaborative Applicant. The Homeless Impact Division (MHID) is the HMIS Lead, manages the Coordinated Entry process, and serves as the backbone organization offering planning and coordination for the CoC. The CoC Homelessness

Planning Council has created working committees attended by diverse representations of partner agencies. Several committees work to streamline performance standards across multiple funding sources. These efforts help create, revise and align the policies and procedures for Coordinated Entry, HMIS and the Performance Evaluation processes. In efforts to further align ESG with CoC priorities, there has been increased coordination between the CoC and ESG performance standards. Two former CoC committees – the Coordinated Entry Committee and the Written Standards Committee – were combined into a Standards of Care committee to align policy efforts. This committee is charged with reviewing and continuously updating the Nashville-Davidson County CoC & ESG written standards. The last reiteration of the Nashville-Davidson County CoC & ESG Written Standards was adopted by the CoC Homelessness Planning Council in July 2021. MDHA incorporated those standards as a part of its ESG application process. In 2022, a member of the CoC’s Performance Evaluation Committee (PEC) also served on the ESG Review Committee. Discussions are underway to potentially merge the PEC and ESG review committees to review proposed projects. Our community now coordinates the CoC and ESG evaluation committees, but efforts cannot be fully aligned due to the difference in timing of the federal funding announcements.

The HMIS Oversight Committee serves as the advisory body to the CoC and HMIS Lead. Its primary purpose is to provide guidance to the CoC and HMIS Lead on data planning; policy development; and systems improvement, including regular data quality review. In addition, the HMIS Oversight Committee ensures the administration of HMIS in accordance with HUD guidelines. The goals and duties of the HMIS Oversight Committee include:

- Informing the vision for HMIS and setting priorities to align with goals established by the CoC.
- Reviewing and monitoring strategic initiatives for HMIS.
- Developing and recommending approval of policies to the CoC Planning Council for local HMIS and the HMIS Lead and staff, including MOUs and data sharing agreements.
- Assuring appropriate data privacy mechanisms are in place and informing the process to manage data breaches as needed.
- Providing a platform to resolve provider concerns or issues.

In the late summer of 2020, the HMIS Oversight Committee presented documents to the CoC Homelessness Planning Council that allow all partners participating in HMIS to share client level data, thus, our CoC is now able to further increase coordination of services and strengthen the HMIS data quality. Additionally, MHID’s HMIS Data Quality and Monitoring Coordinator is working closely with the CoC Data Committee to implement a data quality plan.

The MHID has successfully increased interdepartmental relationships within Metro government and moved the city’s response to homelessness from an enforcement-only approach to an engagement-first approach, which is focused on linking people to needed services rather than arresting them for essentially being homeless. These efforts increase community outreach and education about streamlining processes and aligning funding to help more people.

While a lot of work has been done around the alignment of procedures, policies, and resources, the CoC's HMIS Oversight Committee, in coordination with MHID's HMIS team, continuously works with provider agencies to improve data quality, onboard new participating agencies, shape policies and procedures of HMIS, and implement data quality and privacy plans, etc. The HMIS Lead team is also implementing an educational push and, with the assistance from CoC committees and the Homelessness Planning Council, is actively encouraging street outreach workers to increase their efforts to enter people living outdoors into HMIS.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Woodbine Community Organization
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development  Market Analysis Anti-Poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency develops affordable housing and provides services to help families access housing, serves as a Nashville Promise Zone Implementation Partner, and has been designated as a CHDO.
2	<b>Agency/Group/Organization</b>	Catholic Charities of Tennessee, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-homeless Civic Leaders Services-Immigrants and Refugees
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless

		Homeless Needs - Families with children Homelessness Needs – Veterans  Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides a number of services directed to homeless persons and other vulnerable populations.
3	<b>Agency/Group/Organization</b>	Metro Nashville Public Schools (MNPS)
	<b>Agency/Group/Organization Type</b>	Services-Children  Services-Education  Publicly Funded Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs-families with children  Non-homeless special needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in a stakeholder interview on metro schools.
4	<b>Agency/Group/Organization</b>	City of Murfreesboro
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs HOPWA Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City representatives were invited to participate in a stakeholder meeting.

5	<b>Agency/Group/Organization</b>	Metro Homeless Impact Division (MHID)
	<b>Agency/Group/Organization Type</b>	Continuum of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Market Analysis  Homeless needs-chronically homeless, families with children, veterans, unaccompanied youth.  Homelessness strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder meeting.
6	<b>Agency/Group/Organization</b>	Greater Nashville Regional Council
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in a strategic planning session with MDHA and Metro staff and other partners. Agency serves 13 counties in Middle Tennessee in the development of plans and programs related to economic growth, community design and development, and quality of life. Agency prepares the Comprehensive Economic Development Strategy for the region.
7	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY OF GREATER NASHVILLE
	<b>Agency/Group/Organization Type</b>	Housing

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in stakeholder consultation meeting on new construction. Agency builds affordable homes for sale to LMI buyers.
8	<b>Agency/Group/Organization</b>	Martha O'Bryan Center
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency offers programs to empower children, youth, and adults in poverty and is a Nashville Promise Zone Implementation Partner.
9	<b>Agency/Group/Organization</b>	MARY PARRISH CENTER, THE
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides transitional housing and services for survivors of domestic and sexual violence.
10	<b>Agency/Group/Organization</b>	Metropolitan Government of Nashville-Davidson County

	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Health Agency Other government - Local Planning organization Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-Poverty Strategy Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from a number of Metro Agencies participated in consultations and in the Workgroup to help align Consolidated Plan priorities with City initiatives. The following offices and departments were represented: Mayor's Offices of Economic and Community Development, Health and Wellness Policy, Housing, Inter-Governmental Affairs and Sustainability ResilienceMetro Homeless Impact Division; Housing; Human Relations Commission; Schools; Parks and Recreation; Planning; Public Health; and Social Services.
11	<b>Agency/Group/Organization</b>	METROPOLITAN DEV & HOUSING AGENCY
	<b>Agency/Group/Organization Type</b>	PHA Development
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the</b>	Representatives from the following MDHA Departments were consulted to assess public housing and development needs: Affordable Housing,



	<b>consultation or areas for improved coordination?</b>	Recapitalization, Rental Assistance, and Urban Development.
12	<b>Agency/Group/Organization</b>	MENTAL HEALTH COOPERATIVE
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in the stakeholder meeting consultation on homelessness. Agency provides community-based management, psychotherapy, psychiatry, crisis services, and primary care as part of its system of care and serves low-income families.
13	<b>Agency/Group/Organization</b>	Metro Action Commission
	<b>Agency/Group/Organization Type</b>	Services-Employment Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Market Analysis Anti-poverty Strategy Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff participated in stakeholder meeting consultation on home preservation. Agency provides programs to help families break the cycle of poverty.
14	<b>Agency/Group/Organization</b>	NASHVILLE CARES

	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in HOPWA stakeholder meeting consultation. Agency provides supportive services to persons with HIV/AIDS and is a HOPWA Sponsor.
15	<b>Agency/Group/Organization</b>	NASHVILLE DOWNTOWN PARTNERSHIP
	<b>Agency/Group/Organization Type</b>	Services-homeless Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in stakeholder meeting consultations on homelessness with the CoC and with members of the Metro Homelessness Commission.
16	<b>Agency/Group/Organization</b>	NEW LEVEL COMMUNITY DEVELOPMENT CORPORTATION
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development

		Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview consultation. Agency participated in a community meeting on housing and community development. Agency develops affordable housing and provides housing counseling services.
17	<b>Agency/Group/Organization</b>	OASIS CENTER
	<b>Agency/Group/Organization Type</b>	Services-Children Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in stakeholder interview consultations on Fair Housing Homelessness. Agency provides emergency shelter, conducts street outreach, and offers supportive services for homeless youth.
18	<b>Agency/Group/Organization</b>	OPERATION STAND DOWN
	<b>Agency/Group/Organization Type</b>	Services-homeless Veterans
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview consultation on Homelessness with the CoC, members of the Metro Homelessness Commission, and housing navigators. Agency provides services, such as employment and housing, for Veterans and their families.
19	<b>Agency/Group/Organization</b>	PARK CENTER
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in stakeholder interview consultations on Fair Housing and Homelessness with the CoC, members of the Metro Homelessness Commission, and housing navigators. Agency offers a continuum of services for people with co-occurring disorder of mental illness and substance abuse, including homeless outreach and residential services.
20	<b>Agency/Group/Organization</b>	Rebuilding Together Nashville
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview on Home Preservation. Agency undertakes rehabilitation of homes for low-income families; work includes addressing lead-based paint hazards.
21	<b>Agency/Group/Organization</b>	ROOM IN THE INN (NASHVILLE)
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides transitional and permanent housing, support services, education and work force development, and a winter shelter for the homeless.

22	<b>Agency/Group/Organization</b>	SAFE HAVEN FAMILY SHELTER
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview consultation on homelessness. Agency provides supportive housing for homeless families, single women, and single men; case management services; and emergency assistance.
23	<b>Agency/Group/Organization</b>	STREET WORKS
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs HOPWA Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in the HOPWA stakeholder interview consultation and has been a HOPWA Sponsor. Agency provides education, prevention, and care to those affected by HIV/AIDS on the inner-city streets of Nashville.
24	<b>Agency/Group/Organization</b>	TENNESSEE FAIR HOUSING COUNCIL
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in a stakeholder interview on Fair Housing. Agency provides fair housing education, outreach, enforcement, and testing services.

25	<b>Agency/Group/Organization</b>	Tennessee Housing Development Agency
	<b>Agency/Group/Organization Type</b>	Housing Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in housing consultations on new construction=rental and homeownership. Agency is the State Housing Finance Agency for Tennessee and manages the LIHTC, National and Tennessee Housing Trust Funds, and the state of Tennessee HOME allocation.
26	<b>Agency/Group/Organization</b>	TN Human Rights Commission
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in a stakeholder interview on Fair Housing. Agency is state agency charged with safeguarding individuals from discrimination through education and enforcement.
27	<b>Agency/Group/Organization</b>	The Housing Fund
	<b>Agency/Group/Organization Type</b>	Housing Community Development Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the</b>	Agency was invited to participate in a stakeholder interview. Agency provides financing for affordable housing and community development projects.

	<b>consultation or areas for improved coordination?</b>	
28	<b>Agency/Group/Organization</b>	United Way of Metropolitan Nashville
	<b>Agency/Group/Organization Type</b>	Services-Health Services-Education Financial Stability
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides education, financial stability, and health programs.
29	<b>Agency/Group/Organization</b>	URBAN HOUSING SOLUTIONS, INC. (CCS)
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in a stakeholder interview consultation on HOPWA. Agency provides affordable housing and permanent supportive housing for the homeless and has been a CHDO and HOPWA Sponsor.

30	<b>Agency/Group/Organization</b>	Department of Veterans Administration
	<b>Agency/Group/Organization Type</b>	Other government - Federal Veterans
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in a stakeholder meeting on consultation on homelessness. Agency provides patient care and federal benefits to Veterans and their dependents.
31	<b>Agency/Group/Organization</b>	YWCA
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in stakeholder interview consultations on Fair Housing and homelessness. Agency provides shelter, domestic violence services, adult education, and youth services for survivors of domestic violence.
32	<b>Agency/Group/Organization</b>	A New Day Wealth and Wellness
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth



		Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency Participated in the Community Survey. Agency provides health and wellness services.
33	<b>Agency/Group/Organization</b>	A+ Building & Restoration, LLC
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency does construction and restoration.
34	<b>Agency/Group/Organization</b>	A-Action Air HVAC Inc
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides heating, ventilation, and air conditioning services.

35	<b>Agency/Group/Organization</b>	AAT Environmental, Inc.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides asbestos testing services.
36	<b>Agency/Group/Organization</b>	Ace Contractors, Inc
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides construction services.
37	<b>Agency/Group/Organization</b>	AGAPE Nashville
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Victims of Domestic Violence Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

		<p>Public Housing Needs</p> <p>Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth</p> <p>Non-Homeless Special Needs</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Agency participated in the Community Survey. Agency provides counseling and social services.</p>
38	<p><b>Agency/Group/Organization</b></p>	<p>Be a Helping Hand</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing</p> <p>Services-homeless</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment</p> <p>Public Housing Needs</p> <p>Homeless Needs-Chronically Homeless</p> <p>Homeless Needs-Families with children</p> <p>Homeless Needs-veterans</p> <p>Homelessness strategy</p> <p>Market Analysis</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Agency participated in a stakeholder interview on new construction. Agency provides community advocacy and affordable housing.</p>
39	<p><b>Agency/Group/Organization</b></p>	<p>Bethlehem Centers of Nashville</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Services-children</p>

		<p>Services-elderly persons</p> <p>Services-health</p> <p>Services-education</p> <p>Services-employment</p>
	<b>What section of the Plan was addressed by Consultation?</b>	<p>Housing Need Assessment</p> <p>Public Housing Needs</p> <p>Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth</p> <p>Non-Homeless Special Needs</p>
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	<p>Agency was invited to participate in a stakeholder interview and participated in the community survey. Agency connects youth, seniors and families to social services.</p>
40	<b>Agency/Group/Organization</b>	Big Brothers Big Sisters
	<b>Agency/Group/Organization Type</b>	Services-children
	<b>What section of the Plan was addressed by Consultation?</b>	<p>Housing Need Assessment</p> <p>Public Housing Needs</p> <p>Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth</p> <p>Non-Homeless Special Needs</p>
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	<p>Agency participated in the community survey. Agency provides mentoring services for youth.</p>
41	<b>Agency/Group/Organization</b>	Bi-Star Building Solutions

	<b>Agency/Group/Organization Type</b>	Services-Health Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-homeless special needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides janitorial services.
42	<b>Agency/Group/Organization</b>	Brownstone Environmental Services, LLC
	<b>Agency/Group/Organization Type</b>	Services-health
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides environmental inspection and testing services.
43	<b>Agency/Group/Organization</b>	Cheatham County
	<b>Agency/Group/Organization Type</b>	Other government-county
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development

		Market Analysis Anti-Poverty Strategy Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview consultation.
44	<b>Agency/Group/Organization</b>	Colby's Army
	<b>Agency/Group/Organization Type</b>	Services-Persons with disabilities  Services-Homeless  Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness-chronically homeless  Non-homeless special needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides outreach, job training, and services connecting individuals to nature and animals.
45	<b>Agency/Group/Organization</b>	Community Care Fellowship
	<b>Agency/Group/Organization Type</b>	Housing  Services-homeless  Services-Education  Services-employment  Service-health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs

		Homeless needs-chronically homeless, families with children, families
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in the community survey. Agency provides housing, employment, and counseling services.
46	<b>Agency/Group/Organization</b>	Cool Air, LLC
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides air conditioning services.
47	<b>Agency/Group/Organization</b>	Corner to Corner
	<b>Agency/Group/Organization Type</b>	Services-education Services-employment
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Non-housing community development strategy Anti-Poverty strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in a stakeholder interview on economic development. Agency provides education and training on growing a business.
48	<b>Agency/Group/Organization</b>	Crossroads Campus

	<b>Agency/Group/Organization Type</b>	Housing  Services-homeless  Services-education  Services-employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment  Homeless needs-unaccompanied youth  Homelessness strategy  Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in a stakeholder interview on new construction. Agency provides employment opportunities and training, affordable housing, and life coaching.
49	<b>Agency/Group/Organization</b>	CSSI Design Center
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency offers flooring contracting services.
50	<b>Agency/Group/Organization</b>	Daddy Rich Home Repair TN
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment



	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency offers home repair services.
51	<b>Agency/Group/Organization</b>	Derryberry's Heat & Air, Inc.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency offers home services.
52	<b>Agency/Group/Organization</b>	Dickson County Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Public Housing needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview.
53	<b>Agency/Group/Organization</b>	Discount Contractors, LLC
	<b>Agency/Group/Organization Type</b>	Housing

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency offers contracting services.
54	<b>Agency/Group/Organization</b>	Dream Streets
	<b>Agency/Group/Organization Type</b>	Housing Services-children Services-homeless Services-health
	<b>What section of the Plan was addressed by Consultation?</b>	Agency participated in the community survey. Agency provides housing, food services, and education services.
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Housing Need Assessment Public Housing Needs Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth Non-Homeless Special Needs
55	<b>Agency/Group/Organization</b>	Elemington Capital Group
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth

		Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in the community survey. Agency provides affordable housing, senior housing, and construction.
56	<b>Agency/Group/Organization</b>	Elite Roofing Company of Nashville
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth  Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in the community survey. Agency provides roofing services.
57	<b>Agency/Group/Organization</b>	ERT LLC
	<b>Agency/Group/Organization Type</b>	Housing  Services-health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth  Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in the community survey. Agency provides roofing services.  Agency provides emergency services for fire, flood and mold.
58	<b>Agency/Group/Organization</b>	Frog Heating and Air Conditioning LLC
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment  Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency offers HVAC contracting services.
59	<b>Agency/Group/Organization</b>	Gideon's Army
	<b>Agency/Group/Organization Type</b>	Services-children  Services-education
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless needs-families with children, unaccompanied youth  Non-homeless special needs  Non-housing community development needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency offers youth empowerment and diversion services.
60	<b>Agency/Group/Organization</b>	Greater Nashville Realtors

	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in a stakeholder interview on new construction. Agency is a realty association.
61	<b>Agency/Group/Organization</b>	City of Hendersonville
	<b>Agency/Group/Organization Type</b>	Other government-local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth  Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in a stakeholder interview. Participated in the community survey.
62	<b>Agency/Group/Organization</b>	Holladay Ventures
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs

		Homelessness strategy  Market Analysis  Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency is involved in community development and build affordable housing communities.
63	<b>Agency/Group/Organization</b>	KAM Environmental, Inc.
	<b>Agency/Group/Organization Type</b>	Housing  Services-health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Market Analysis  Lead-based paint strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in a stakeholder interview on home preservation. Agency provides environmental assessments, including lead-based paint.
64	<b>Agency/Group/Organization</b>	Krisp Air
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth  Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in the community survey. Agency provides home contracting services.
65	<b>Agency/Group/Organization</b>	LDG
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment  Public Housing Needs  Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency does multi-family workforce housing developments.
66	<b>Agency/Group/Organization</b>	Leland, Inc.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth  Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in the community survey. Agency provides general contracting services and construction management.

67	<b>Agency/Group/Organization</b>	Mahogany Honors
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth  Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in the community survey. Agency is a charity organization that focuses on HIV/AIDS empowerment.
68	<b>Agency/Group/Organization</b>	Nashville International Center for Empowerment
	<b>Agency/Group/Organization Type</b>	Services-education  Services-employment  Services-health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-homeless special needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency offers refugee support services.
69	<b>Agency/Group/Organization</b>	Nashville LAUNCH PAD
	<b>Agency/Group/Organization Type</b>	Housing  Services-children  Services-homeless



	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Homelessness needs-unaccompanied youth  Non-homeless special needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides housing, shelter, and outreach services for youth.
70	<b>Agency/Group/Organization</b>	Open Table Nashville
	<b>Agency/Group/Organization Type</b>	Services - homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Homeless Needs-Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth  Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in the community survey. Agency provides restaurant navigation.
71	<b>Agency/Group/Organization</b>	Organized Neighbors of Edgehill
	<b>Agency/Group/Organization Type</b>	Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-homeless special needs  Non-housing community development strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in a stakeholder interview. Provides advocacy and collaboration opportunities for the community.
72	<b>Agency/Group/Organization</b>	Pawster Nashville
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency works to prevent pet homelessness.
73	<b>Agency/Group/Organization</b>	Payne Chapel AMEC
	<b>Agency/Group/Organization Type</b>	Other-religious organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-homeless special needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in a stakeholder interview.
74	<b>Agency/Group/Organization</b>	WeGo Public Transit
	<b>Agency/Group/Organization Type</b>	
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Market Analysis

		Non-homeless special needs  Non-housing community development strategy.
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in a stakeholder interview on infrastructure.
75	<b>Agency/Group/Organization</b>	Redox Environmatics, Inc.
	<b>Agency/Group/Organization Type</b>	
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis  Non-housing special needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides environmental management and consulting services.
76	<b>Agency/Group/Organization</b>	Replacement Window Center
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to attend a stakeholder interview. Agency provides window and door replacement services.
77	<b>Agency/Group/Organization</b>	Resolution, Inc.

	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to attend a stakeholder interview. Agency offers mold testing services.
78	<b>Agency/Group/Organization</b>	Step Up
	<b>Agency/Group/Organization Type</b>	Housing  Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Homeless needs-chronically homeless  Homelessness strategy  Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to attend a stakeholder interview. Agency offers housing and homeless services.
79	<b>Agency/Group/Organization</b>	Sterling Window Systems, Inc.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to attend a stakeholder interview. Agency offers window services.
80	<b>Agency/Group/Organization</b>	Tennessee State University
	<b>Agency/Group/Organization Type</b>	Publicly Funded Institution Services-education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-homeless special needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to attend a stakeholder interview.
81	<b>Agency/Group/Organization</b>	The Cleaning Leaders, LLC
	<b>Agency/Group/Organization Type</b>	Services-health
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Non-homeless special needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency provides cleaning services. Agency was invited to participate in a stakeholder interview.
82	<b>Agency/Group/Organization</b>	The Contributor, Inc
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-employment

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless needs-chronically homeless  Homelessness strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was invited to participate in a stakeholder interview. This organization provides opportunities for those experiencing homelessness to sell newspapers.
83	<b>Agency/Group/Organization</b>	The Hope Station, Inc.
	<b>Agency/Group/Organization Type</b>	Services-children  Services-education
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless needs-families with children  Non-homeless special needs  Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides services to women and families.
84	<b>Agency/Group/Organization</b>	The Rebecca James Co.
	<b>Agency/Group/Organization Type</b>	
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  HOPWA strategy  Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the</b>	Agency attended stakeholder interviews on housing, HOPWA, and public housing.

	<b>consultation or areas for improved coordination?</b>	
85	<b>Agency/Group/Organization</b>	The Salvation Army
	<b>Agency/Group/Organization Type</b>	Housing Services-children Services-homeless Services-education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless needs-chronically homeless Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency provides housing resources.
86	<b>Agency/Group/Organization</b>	The Village at Glenclyff
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Services-health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless needs-chronically homeless Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the</b>	Agency was invited to participate in a stakeholder interview. Agency provides housing and support services.

	<b>consultation or areas for improved coordination?</b>	
87	<b>Agency/Group/Organization</b>	Thomas Moore Properties
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in a stakeholder interview on new construction.
88	<b>Agency/Group/Organization</b>	TN Hemophilia
	<b>Agency/Group/Organization Type</b>	Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Non-homeless special needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview.
89	<b>Agency/Group/Organization</b>	United Cerebral Palsy of Middle Tennessee
	<b>Agency/Group/Organization Type</b>	Services-Persons with disabilities Services-health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-homeless special needs
	<b>How was the Agency/Group/Organization consulted and what are the</b>	Agency was invited to participate in a stakeholder interview.



	<b>anticipated outcomes of the consultation or areas for improved coordination?</b>	
90	<b>Agency/Group/Organization</b>	Unlimited Windows
	<b>Agency/Group/Organization Type</b>	Housing Market Analysis
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder in a stakeholder interview. Agency offers window installation services.
91	<b>Agency/Group/Organization</b>	Urban League
	<b>Agency/Group/Organization Type</b>	Services-employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-homeless special needs Market Analysis Non-housing community development strategy Anti-Poverty strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in a stakeholder interview on economic development. Agency provides advocacy and workforce employment services.
92	<b>Agency/Group/Organization</b>	Vanderbilt University
	<b>Agency/Group/Organization Type</b>	Publicly Funded Institution Services-education

		Homelessness strategy
	<b>What section of the Plan was addressed by Consultation?</b>	Non-homeless special needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in a stakeholder interview on homelessness.
93	<b>Agency/Group/Organization</b>	Vaughn Development
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency attended a stakeholder interview on new construction. Agency does building development.
94	<b>Agency/Group/Organization</b>	Vision Heirs, Inc.
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-homeless special needs Non-housing community development strategy Anti-Poverty strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the</b>	Agency was invited to participate in a stakeholder interview. Agency provides community development services.

	<b>consultation or areas for improved coordination?</b>	
95	<b>Agency/Group/Organization</b>	Welcome Home Ministries
	<b>Agency/Group/Organization Type</b>	Housing Services-health Services-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Non-homeless special needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in stakeholder interviews on homelessness and Fair Housing.
96	<b>Agency/Group/Organization</b>	Wesley Harvey
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to a stakeholder interview. Agency provides realty services.
97	<b>Agency/Group/Organization</b>	Westminster Home Connections
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Services-persons with disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

		Public Housing Need Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in a stakeholder interview on home preservation. Agency provides housing repair services.
98	<b>Agency/Group/Organization</b>	William Franklin Buchanan Community Development Corporation
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Need Market Analysis Homeless needs-chronically homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to participate in a stakeholder interview. Agency offers a range of services and resources that work toward community development.
99	<b>Agency/Group/Organization</b>	Williamson County
	<b>Agency/Group/Organization Type</b>	Other government-County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless

		Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development  Market Analysis Anti-Poverty Strategy Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in a stakeholder interview.
100	<b>Agency/Group/Organization</b>	
	<b>Agency/Group/Organization Type</b>	
	<b>What section of the Plan was addressed by Consultation?</b>	
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	

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

MDHA attempted to engage as many stakeholders as possible for input into the Plan through stakeholder consultations or community meetings/public input meetings. Stakeholders who could not attend a meeting but wanted to provide input were invited to schedule an appointment with MDHA and TDA staff.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Metro Homeless Impact Division	The CoC seeks to improve coordination of resources to maximize housing and services for homeless persons. This Plan evaluates homeless needs and produces a homelessness strategic plan as well as provides for funding to assist homeless persons and families.
2022 MDHA Five Year Strategic Plan	MDHA	This plan establishes strategic goals for MDHA's next five years.
2022 Community Needs Evaluation ( 2022) Metro Social Services	Metro Social Services	The CNE provides an overview of social service needs and resources available to meet these needs. The CNE is used as a supplement for the needs assessments and market analyses undertaken through this Plan.
Affordable Housing Primer, Part 1 (January 2018), Part 2 (October 2018) and Part 3 (2019)	Metro Human Relations Commission	This Primer explains the concepts of affordable housing and analyzes gaps between incomes and housing costs and was used as a supplemental resource for this Plan.
Envision Cayce Master Plan (July 2014) and draft Envision Napier and Sudekum Transformation Plan (January 2018)	MDHA	These plans reflect MDHA's commitment to transform areas of distressed public housing into neighborhoods of opportunity.
Nashville Youth Violence Summit Report (March 2016)	Mayor's Office	The purpose of the Report is to increase awareness concerning youth violence and address it through comprehensive community and government planning. The Consolidated Plan proposes to fund youth programs as part of this effort.

Metro Government of Nashville And Davidson County Homelessness Planning Council (HPC) Strategic Community Plan (July 2019 – June 2022)	CoC – MHID and MDHA	The HPC's Strategic Plan is the community's action-oriented endeavor to build an effective Housing Crisis Resolution System for Nashville-Davidson County. The 3-year plan focuses on the top priorities for the HPC to implement. The Strategic Community Plan is aligned with the federal strategic plan, 'Home, Together'.
NashvilleNext (Amended August 2017)	Metro Planning Department	NashvilleNext is the City's General Plan to guide growth through 2040. Proposed Consolidated Plan activities are consistent with NashvilleNext.
PHA Five Year Plan (October 1, 2019 – September 30, 2024) & Annual Plan (October 1, 2020 – September 30, 2021)	MDHA	The PHA Plan sets forth MDHA's vision to address the needs of public and affordable housing residents. Activities identified in the Consolidated Plan to support these needs align with the PHA Plan.
Housing Nashville Report (2017)	Mayor's Office of Housing	The Housing Nashville Report produced by the Mayor's Office provides benchmark data on housing and established priorities for funding, building, preserving, and retaining affordable housing options. The Consolidated Plan incorporates data and recommendations from this Report.
The Nashville Promise Zone (Designated June 2016)	Mayor's Office in collaboration with MDHA	The 6 Promise Zone Goals related to housing, jobs, economic opportunities, education, infrastructure, and safety are reflected in the goals and priorities of the Consolidated Plan.
Transportation as a Key to Housing Affordability – Issue Brief (2018)	Tennessee Housing Development Agency	This Brief presents a summary of the State's AI research and Fair Housing Plan and serves as an introduction to other briefs in a series examining fair housing issues in Tennessee.

Housing Indicators: Comparing Tennessee's Largest Cities (August 2020)	Tennessee Housing Development Agency	This report compares the housing market of Tennessee's four largest cities, Nashville being one.
2020-2024 State of TN Consolidated Plan (May 2020)	Tennessee Housing Development Agency	The Consolidated Plan is an assessment of the affordable housing and community development needs and market conditions in the State of Tennessee.
Equity as a Metric in City Metro Performance Management System (April 2020)	Metro Human Relations Commission	This report recommends that Metro use an Equity Lens, implemented with a racial focus, as a tool to help guide decision making and resource allocation leading to more equitable policies, programs and results
Affordable Housing Task Force Report, June 8, 2021	Mayor's Office Affordable Housing Task Force	9 priority recommendations to make significant process on affordable housing between n 2021 - 2024
Nashville Performance Study of Homelessness and Affordable Housing, May 2022	Mayor's Office	Strengths and recommendations provided based on an assessment of the Continuum of Care.
Plan to Play: The Nashville Parks & Greenways Master Plan	Metro Board of Parks and Recreation	Recommendation of funding needed to build and sustain the Metro Parks systems.
2019 Needs Assessment Report Nashville Transitional Grant Area	Nashville Regional HIV Planning Council	Information about the needs of PLWH and includes both those receiving care and those not in care. The data is analyzed to identify what services are needed, what services are currently being provided, and what service gaps exist.
2021 Domestic Violence in Tennessee	Tennessee Bureau of Investigations	This report provide information on domestic violence reports by number and type.
2021 Comprehensive Economic Development Strategy for Northern Middle Tennessee	Greater Nashville Regional Council	This plan provide goals and action steps for economic development.



2021 Nashville Digital Inclusion Needs Assessment	Digital Inclusion and Access Taskforce	This assessment addresses the intersecting systemic racial, ethnic, and economic digital inequities found within Nashville's digital landscape to give everyone the means to succeed in today's society.
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**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

Although MDHA is the administrator of the Consolidated Plan, it is not a department of the Metropolitan Government. To ensure the plan reflects the City's priorities and aligns with its initiatives, representatives from the following Metro Offices participated in stakeholder interviews:

- Metro Housing Division
- Metro Homeless Impact Division
- Metro Human Relations Commission
- Metro Planning Department
- Metro Parks and Recreation

Representatives from several local and state agencies contributed to the plan.

**Narrative (optional):**

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

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

The County utilized a variety of citizen participation tools throughout the process to allow input on the planning process. This included a survey, stakeholder interviews, community meetings, and public input sessions. The comments received from these various forums were integrated into the development of the Plan in selecting priority needs and establishing goals. A summary of comments is included as Appendix B. Notices are included as Appendix C.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non targeted/broad community	The 2023 Consolidated Plan Survey asked respondents various questions about the needs of housing and community development throughout the county. A total of 175 responses were received.	Outcomes of the survey results are presented throughout this document.	All comments were accepted.	
2	Public Meetings	Non targeted/broad community	<p>Four public meetings were held on:</p> <ul style="list-style-type: none"> <li>-February 15, 2023</li> <li>-February 16, 2023</li> <li>-February 21, 2023</li> <li>-February 23, 2023.</li> </ul> <p>These four focus groups covered affordable housing, facilities and</p>	Participants included the general public and stakeholders. Comments focused on the need for more affordable housing and assistance with supportive services for those experiencing homelessness and those at risk of homelessness, including housing navigators. The need for more reliable transportation and	All comments were accepted.	

			infrastructure, community services, and general resident perspectives.	sidewalk and flood/drainage improvements were also discussed.		
3	Public Comment Period	Non targeted/broad community	A public comment period on the draft Consolidated Plan was held from April 3 – May 3, 2023.	A public comment period on the draft Consolidated Plan was held from April 3 – May 3, 2023.		
4	Interviews	Targeted stakeholders were interviewed to collect expertise on housing and community development topics.	Targeted stakeholders were interviewed to collect expertise on housing and community development topics.	19 interviews were conducted.	All comments were accepted.	
5	Newspaper Advertisements	Non-targeted/broad community	Ads were posted in the Tennessee Tribune on February 2nd, 9th, 16 <sup>th</sup> and 23rd. Online banner ads were also posted during February on Tennessee Tribune's online site. An ad was	There were no comments received.	N/A	

			posted in Azul 615, a Spanish language publication, for one week and in the Tennessean on February 6 <sup>th</sup> , 7 <sup>th</sup> , 12 <sup>th</sup> and 13 <sup>th</sup> .			
6	Radio Advertisements	Non-targeted/broad community	Streamed ads ran on 92Q as well as a one month banner on their website.	There were no comments received.	N/A	
7	Social Media	Non-targeted/broad community	92Q made one post on their Facebook, Twitter, and Instagram that included the MDHA landing page.	There were no comments received.	N/A	

**Table 4 – Citizen Participation Outreach**

#### Survey Results:

Results from the 2023 Consolidated Plan Survey showed that the cost of housing is the biggest barrier to finding decent housing in Nashville-Davidson County, followed by the availability of affordable housing options. The need for services was also noted, especially mental health services, family services, services for victims of domestic violence, and services for those who are chronically homeless. For those that are experiencing homelessness, the survey indicates that short-term rental assistance and support paying last month's rent, job training, and employment assistance are the highest priority service needs. Due to the lack of affordable housing available, 79.1% of survey respondents indicated that shelters and housing for those experiencing homelessness are a high priority need. The need for childcare centers and support for youth generally was also overwhelmingly noted by survey respondents, with 88.14% respondents rating it as a high priority need. The need for public improvements like flood and drainage systems, sidewalks, and streets were noted, which is consistent with feedback heard in stakeholder conversations and community meetings.

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The Needs Assessment of the Consolidated Plan, combined with input gathered through the consultation/citizen participation process, provides a picture of affordable housing, special needs housing, community development, and homelessness needs in Davidson County. Information contained in the Needs Assessment along with the Market Analysis drive the identification of the Consolidated Plan's priority needs, which serve as the basis for the Strategic Plan and proposed projects to be funded in the Action Plan.

The Needs Assessment includes the following sections:

- **Housing Needs Assessment:** data on population, income level, number and type of households, and housing problems. For the purpose of this section, housing problems are defined as:
  - Lack of complete kitchen facilities.
  - Lack of complete plumbing facilities.
  - Cost burden: the allocation of more than 30% of gross household income toward housing costs. For renters, housing costs include rent paid by the tenant plus utilities; for owners, housing costs include mortgage payment, taxes, insurance, and utilities. This section includes data on severe cost burden, as well, which is paying more than 50% of gross household income on housing costs.
  - Overcrowding: more than one person per room, not including bathrooms, porches, foyers, halls, or half-room.

HUD default data for this section are from the 2000 Census (Base Year); 2013-2017 American Community Survey (ACS); and the 2013-2017 CHAS (Comprehensive Housing Affordability Strategy). Where available, data is updated or supplemented with 2017-2020 ACS data and 2016-2019 CHAS data to address the dated nature of the data provided by HUD. This plan also incorporates more recent data from other sources. Tables and graphics with blue headers show supplemental data collected beyond what is provided by HUD. All data encompasses Nashville-Davidson County.

- **Disproportionately Greater Need:** when the members of a racial or ethnic group at a given income level experiences housing problems (as defined above) at a greater rate (10% or more) than the income level for the County as a whole. HUD default data for this section is from the 2013-2017 CHAS (Comprehensive Housing Affordability Strategy). Where available, data is updated or supplemented with 2017-2021 ACS data and 2016-2019 CHAS data.

- **Public Housing:** information on the number and type of MDHA-owned public housing units and the characteristics of residents is presented. For the purpose of this section, “public housing” includes traditional public housing units subsidized by annual contribution contracts (ACC) and former public housing units that have been converted to “affordable housing” under the Rental Assistance Demonstration (RAD) program. Data on voucher programs is provided, as well. HUD default data is from the PIC (PIH [Public and Indian Housing] Information Center and is updated or supplemented with data from MDHA’s Yardi system.
- **Homeless Needs Assessment:** the nature and extent of homelessness in Nashville using data from the Homeless Management Information System (HMIS) and the 2022 Point-In-Time Count (PITC). This data is supplemented with information provided by the Metro Homeless Impact Division as noted.
- **Non-Homeless Special Needs Assessment:** housing needs for persons who are not homeless but require supportive services are presented. These populations include the elderly, frail elderly, persons with disabilities, and persons with alcohol or other drug addictions. HUD default data is not provided; data used to assess these needs is appropriately cited. Since Metro Nashville is a HOPWA grantee, this section includes data on the size and characteristics of the population with HIV/AIDS and their families within the Nashville-Davidson—Murfreesboro—Franklin Metropolitan Statistical Area (MSA). HOPWA data is based on CDC HIV Surveillance Data and the HOPWA CAPER and HOPWA Beneficiary Verification Worksheet.
- **Non-Housing Community Development Needs:** non-housing community development needs (i.e., public facilities, public improvements, and public services) is based on input from consultations/community input and local plans and reports as HUD default data is not provided.

### Maps Used in the Needs Assessment

To provide the most current representation of needs in Davidson County, where available, GIS Maps are used to support the data tables. All maps are based on 2017-2021 ACS data.

## **NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)**

### **Summary of Housing Needs**

According to ACS data shown in Table A.1, the population of Davidson County grew to 703,953 by 2021, with approximately one-fifth of the population being aged 25-34 (a 1.7% increase from 2011). The population aged 65 or older also comprised 13.2% of residents in 2021, which was a 2.8 increase from 2011 and was the highest rate of growth of all the age groups. Together, residents under the age of 5 and between ages 20-24 declined from 99,305 total individuals to 93,863, or from 15.6 % to 11.3%. It is also interesting to note that there were roughly the same number of residents aged 65 or older than there are residents under 5 and between 20-24 combined. The elderly population aged 65 or older represented 10.4% of the population in 2011 and grew to represent 13.2% in 2021. As shown in Table C.2, those aged 65-74 had the most pronounced growth for the elderly population, seeing an 8.5% increase between 2011 and 2021.

Between 2011-2021, Davidson County's racial composition had the biggest shift in residents who identified as "other" or "two or more races." As shown in Table C.3, 10.6% of the population identified as "other" and 9% of the population identified as being "two or more races," with a growth of 4.8% and 7.1% respectively. The white population only grew by about 50,000 residents (or 1.1%) between 2011-2021 and comprises almost 65% of the total population. The black population grew in total number but was the only racial group to see a decline as a percentage of the total in their population - seeing a 0.5% decrease. American Indian and Alaska Native, Asian, and Native Hawaiian and other Pacific Islander populations all grew in total residents, but all saw less than a 1% total population percentage growth.

In terms of ethnicity, the Hispanic population's growth between 2011-2021 was more pronounced than the County's non-Hispanic population. The Hispanic population grew from 62,939 to 74,729 total residents, or 10.6% of the total population. The number of non-Hispanic residents grew in number but saw an overall decrease in the percentage of total residents by 0.7%.

According to 2021 ACS 5-year estimates data, the total number of households had risen to 324,727. Households with incomes at or below 80% AMI comprise of 45% of the total household number – there were 37,674 households between 0-30% AMI (14.7%), 31,934 households between >30-50% AMI (12.4%), and 46,969 households between >50-80% AMI (18.3%). While the median income has risen by about 29% between 2016 and 2021, from \$50,484 to \$65,348, 15% of individuals were living in poverty by 2021 – down from 17.7% in 2016.



**Table C.1  
Population by Age  
Nashville-Davidson County**

	2011 ACS 1-year estimates		2021 ACS 1-year estimates		Change in Percentage
Age	Population	% of Total	Population	% of Total	2011-2021
Under 5	45,194	7.1%	44,557	6.3%	-0.8%
5-19	110,698	17.4%	116, 221	16.5%	-0.9%
20-24	54,111	8.5%	49,306	7.0%	-1.5%
25-34	116,645	18.4%	141,718	20.1%	1.7%
35-44	86,261	13.6%	101,557	14.4%	0.8%
45-54	84,713	13.3%	78,972	11.2%	-2.1%
55-64	71,627	11.3%	78,864	11.2%	-0.1%
65 or older	66,226	10.4%	92,758	13.2%	2.8%

**Data Source:** 2011 and 2021-year ACS estimates

**Table C.2**  
**Elderly Population by Age**  
**Nashville-Davidson County**

	<b>2011 ACS 1-year estimates</b>		<b>2021 ACS 1-year estimates</b>		<b>Change in Percentage</b>
<b>Age</b>	Population	% of Total	Population	% of Total	<b>2011-2021</b>
<b>65-74</b>	35,397	5.6%	59,654	8.5%	2.9%
<b>75-84</b>	21,674	3.4%	24,241	3.4%	0.0%
<b>85 or older</b>	9,155	1.4%	8,863	1.3%	-0.1%

**Data Source:** 2011 and 2021 ACS estimates

**Table C.3**  
**Population by Race and Ethnicity**  
**Nashville-Davidson County**

	<b>2011 ACS 1-year estimates</b>		<b>2021 ACS 1-year estimates</b>		<b>Change in Percentage</b>
<b>Race</b>	Population	% of Total	Population	% of Total	<b>2011-2021</b>
<b>White</b>	403,458	63.5%	454,966	64.6%	1.1%
<b>Black or African American</b>	181,244	28.5%	197,221	28.0%	-0.5%
<b>American Indian and Alaska Native</b>	4,003	0.6%	8,747	1.2%	0.6%
<b>Asian</b>	23,794	3.7%	32,317	4.6%	0.9%

<b>Native Hawaiian and Other Pacific Islander</b>	697	0.1%	1,014	0.1%	0.0%
<b>Other</b>	37,144	5.8%	74,618	10.6%	4.8%
<b>Two or More Races</b>	12,291	1.9%	63,082	9.0%	7.1%
<b>Total</b>	635,475	100.0%	703,953	100.0%	
<b>Non-Hispanic</b>	572,536	90.1%	629,224	89.4%	-0.7
<b>Hispanic</b>	62,939	9.9%	74,729	10.6%	0.7

**Data Source:** 2011 and 2021-year ACS estimates

## Number of Households Table

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	37,695	32,945	49,484	30,485	122,875
Small Family Households	11,744	11,418	16,885	11,154	57,939
Large Family Households	3,223	2,837	3,431	1,639	5,805
Household contains at least one person 62-74 years of age	5,296	5,424	8,633	4,553	22,809
Household contains at least one person age 75 or older	3,641	4,498	4,881	2,413	7,289
Households with one or more children 6 years old or younger	7,863	6,724	7,732	3,869	11,640

**Table 5 - Total Households Table**

**Data Source:** 2013-2017 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	<b>Renter</b>					<b>Owner</b>				
	<b>0-30%</b>	<b>&gt;30-</b>	<b>&gt;50-</b>	<b>&gt;80-</b>	<b>Total</b>	<b>0-30%</b>	<b>&gt;30-</b>	<b>&gt;50-</b>	<b>&gt;80-</b>	<b>Total</b>

	AMI	50% AMI	80% AMI	100% AMI		AMI	50% AMI	80% AMI	100% AMI	
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	605	424	314	95	1,438	78	60	159	54	351
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	303	309	204	94	910	20	68	180	58	326
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,530	1,103	889	294	3,816	233	282	378	189	1,082
Housing cost burden greater than 50% of income (and none of the above problems)	15,729	5,865	1,357	283	23,234	5,860	3,433	2,145	343	11,781
Housing cost burden greater than 30% of income (and none of the above problems)	2,459	9,880	10,530	2,246	25,115	1,334	3,633	7,443	2,818	15,228
Zero/negative Income (and	2,543	0	0	0	2,543	1,064	0	0	0	1,064

none of the above problems)										
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**Table 6 – Housing Problems Table**

**Data** 2013-2017 CHAS  
**Source:**

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	18,179	7,705	2,769	753	29,406	6,205	3,843	2,860	652	13,560
Having none of four housing problems	7,140	13,554	23,564	13,628	57,886	2,527	7,822	20,267	15,455	46,071
Household has negative income, but none of the other housing problems	2,543	0	0	0	2,543	1,064	0	0	0	1,064

**Table 7 – Housing Problems 2**

**Data** 2013-2017 CHAS  
**Source:**

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	7,223	6,843	3,514	17,580	1,866	2,148	3,545	7,559
Large Related	1,927	1,211	402	3,540	684	1,062	641	2,387
Elderly	2,861	2,372	1,490	6,723	2,848	2,775	2,811	8,434
Other	8,218	6,667	6,836	21,721	2,131	1,405	2,801	6,337
Total need by income	20,229	17,093	12,242	49,564	7,529	7,390	9,798	24,717

**Table 8 – Cost Burden > 30%**

Data 2013-2017 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	6,364	1,720	310	8,394	1,574	965	622	3,161
Large Related	1,309	395	40	1,744	560	269	28	857
Elderly	2,087	1,100	342	3,529	2,094	1,278	853	4,225
Other	7,375	2,930	757	11,062	1,870	932	627	3,429
Total need by income	17,135	6,145	1,449	24,729	6,098	3,444	2,130	11,672

**Table 9 – Cost Burden > 50%**

Data 2013-2017 CHAS  
Source:

## 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,602	1,214	966	309	4,091	249	256	325	54	884
Multiple, unrelated family households	174	177	100	55	506	34	94	233	193	554
Other, non-family households	95	18	40	39	192	0	0	0	0	0
Total need by income	1,871	1,409	1,106	403	4,789	283	350	558	247	1,438

**Table 10 – Crowding Information – 1/2**

Data 2013-2017 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 11 – Crowding Information – 2/2**

Data Source  
Comments:

## Describe the number and type of single person households in need of housing assistance.

According to 2021 ACS 1-Year Estimates, of the 316,273 households in Davidson County, 109,859 are single person households (34.7%). Of this number, 33.5% are householders aged 15-34, 41.2% are householders aged 35-64, and 25% are householders aged 65 years or older. About 53% own homes while 55% rent. Of the 169,875 owner occupied units in the county, 29.2% are owned by single person households. Of the 146,398 renter occupied units, 41.1% are occupied by single person households. There are 56,183 combined no bedroom or 1-bedroom occupied units in Davidson County – 8,371 no

bedroom units and 47,812 1-bedroom units – which demonstrates the additional need for no bedroom and 1-bedroom options for single persons households, especially for LMI households. As shown previously, LMI renters are more likely to be cost burdened than owners.

## **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

### Persons with Disabilities

The 2021 ACS 5 Year Estimates show that 11.2% (78,660) of the civilian noninstitutionalized population (701,795) were living with a disability. The percentage of the population living with a disability declined from 11.8% reported in the 2017 ACS 5-Year Estimates data. As demonstrated below in Table C.4, almost half of persons aged 75 and over have a disability. Ambulatory difficulty (having serious difficulty walking or climbing stairs) is the most prevalent type of disability, followed by cognitive disabilities and independent living disabilities (because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor’s office or shopping).

ACS data also shows that 729 residents with a disability are grandparents responsible for grandchildren under the age of 18.

<b>Table C.4</b> <b>Population with a Disability by Age</b> <b>Nashville-Davidson County</b>	
	<b>2021 ACS 5-Year estimates</b>
<b>Age</b>	<b>Percent with a Disability</b>
<b>Under 5 years</b>	0.80%
<b>5 to 17 years</b>	6.30%
<b>18-34 years</b>	5.40%
<b>35-64 years</b>	12%
<b>65-74 years</b>	25.70%
<b>75 years and over</b>	48.80%
<b>Data Source:</b> 2021 5-year ACS estimates	



**Table C.5  
Type of Disability  
Nashville-Davidson County**

	<b>2021 ACS 5-Year estimates</b>
<b>Type of Disability</b>	<b>Percent of Disability Type</b>
<b>Hearing Difficulty</b>	2.80%
<b>Vision Difficulty</b>	2.50%
<b>Cognitive Difficulty</b>	4.70%
<b>Ambulatory difficulty present</b>	5.90%
<b>Self-care difficulty present</b>	2.20%
<b>Independent living difficulty present</b>	4.50%

**Data Source:** 2021 5-year ACS estimates

#### Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

According to the Tennessee Bureau of Investigation's 2021 Domestic Violence Annual Report, there were 67,590 reported domestic violence incidents in 2021, which decreased by almost 3.5% from 2020 (see Table D below). Simple assault was the highest domestic violence offense type, followed by aggravated assault and then intimidation.

**Table D**  
**2019-2021 Annual Comparison of**  
**Domestic Violence Offense Types**  
**Tennessee Bureau of Investigation**  
**2021 Domestic Violence Annual Report**

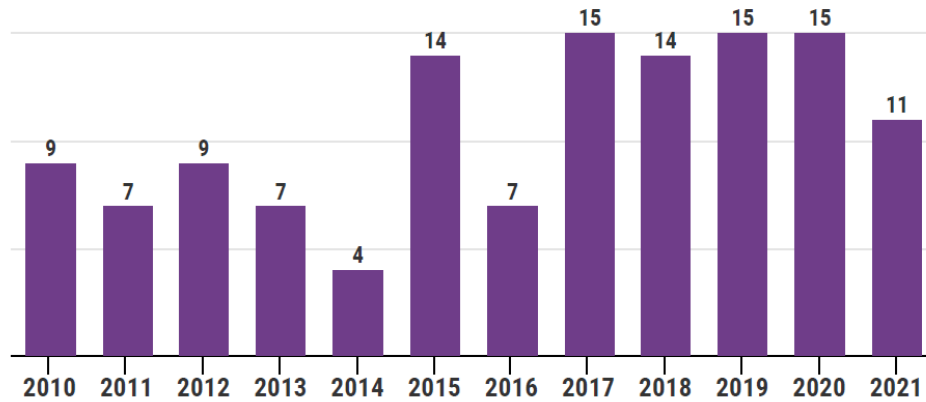
Domestic Violence Offense Type	2019	2020	2021
Murder	95	98	83
Kidnapping/Abduction	1,288	1,433	1,538
Rape	729	708	684
Sodomy	182	160	147
Sexual Assault W/Object	74	64	91
Fondling	743	725	661
Incest	29	34	12
Statutory Rape	117	117	87
Aggravated Assault	10,639	11,175	11,066
Simple Assault	48,018	46,099	44,154
Intimidation	8,672	8,534	8,054
Stalking	845	871	1,013
<b>Total</b>	<b>71,431</b>	<b>70,018</b>	<b>67,590</b>

Source: 2019-2021 Annual Comparison of Domestic Violence Offense Types, Tennessee Bureau of Investigation, 2021 Domestic Violence Annual Report

The Metro Office of Public Safety, Domestic Abuse Death Review Team, published the 2021 Annual Report on domestic violence homicides in Nashville-Davidson County. There were 11 domestic violence homicides in Nashville in 2021 compared to 15 in both 2019 and 2020 (see below). The report noted that with the decrease in domestic violence homicides, there was an increase in domestic violence homicides by intimate partners of 60%. The map below shows the number of domestic violence homicides by zip code for 2021.

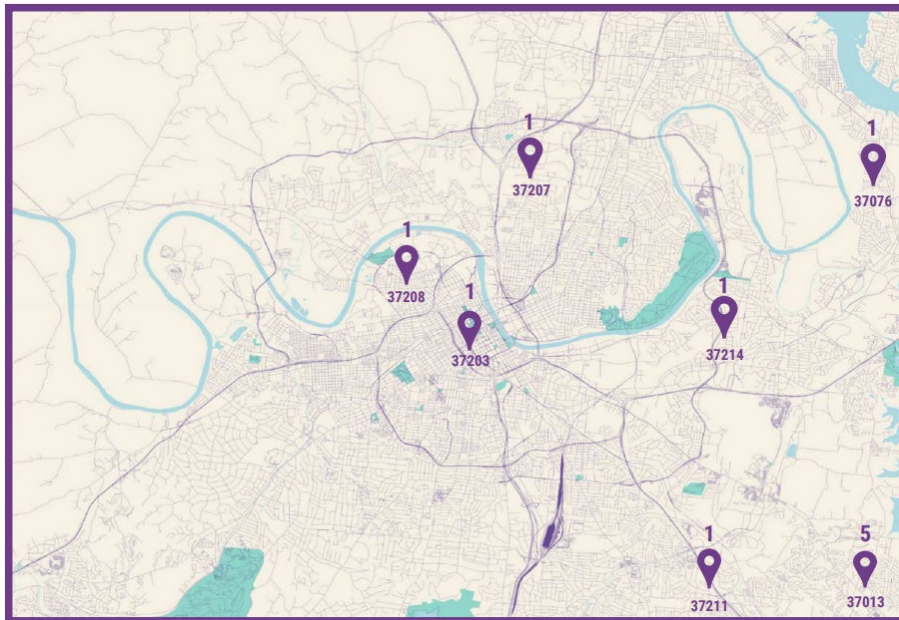
**Total DV Homicides in Nashville 2021**  
**DADRT 2021 Annual Report**

**Total Domestic Violence (DV)  
Homicides in Nashville 2010-2021**



Source: 2018-2020 Annual Comparison of Domestic Violence Offense Types, Tennessee Bureau of Investigation, 2020 Domestic Violence Annual Report

**Map of 2021 Nashville Homicides**  
**DADRT 2021 Annual Report**



Source: 2018-2020 Annual Comparison of Domestic Violence Offense Types, Tennessee Bureau of Investigation, 2020 Domestic Violence Annual Report

In recent years, there has been increased focus on human trafficking. According to its website, The National Human Trafficking Hotline received 372 calls and reported 152 human trafficking cases in 2017. (<https://humantraffickinghotline.org/state/tennessee>). 124 of the victims of trafficking were women, compared to 18 men. There were 115 sex trafficking reports made to the Hotline. Conversations with stakeholders highlighted that one reason for higher rates of trafficking is due to Nashville being a city where three major interstates meet - providing easier access, along with the growing tourism industry.

### **What are the most common housing problems?**

As noted above, a considerably large number of households were impacted by cost-burdening during the period 2013-2017, and this percentage grew considerably over the decade. A housing unit is considered cost-burdened when between 30 and 50 percent of its income goes toward housing costs, and severely cost-burdened when housing costs consume more than 50 percent of a household's income as shown in Tables 8 and 9 above. The most common housing problem in Davidson County was the household being cost-burdened, especially for those between 0-30% AMI. Out of the 35,014 combined owner and renter households that were severely cost-burdened, 21,589 were in the 0-30% AMI category, or 61.6%.

### **Are any populations/household types more affected than others by these problems?**

Renter and owner households at 0-30% AMI are most affected by cost-burdening. Table 9 illustrates that out of the 35,014 combined owner and renter households that were severely cost-burdened, 21,589 were in the 0-30% AMI category, or 61.6%. For renter and owner households at incomes >30-50% AMI and >50-80% AMI, cost burden is the most common problem as well. Renters are also more likely to be cost-burdened than homeowners. According to the CHAS data for 2013-2017, there were nearly 50,000 households that were cost-burdened with spending 30-50% of their income on housing, while 24,417 homeowners were cost-burdened in the same range. Very few areas of Davidson County are below cost burden status; and areas below cost burden are where several MDHA public/affordable housing properties are located.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Low-income, cost-burdened residents are most at risk of becoming unsheltered. According to Table 8, between 2013-2017 there were 25,884 households at or below 30% AMI with one or more housing problems. As residents must move further away from the city, they are removed from the convenience and location of health services, schools, employment, and other amenities. There is a need for more reliable, efficient, and widespread transportation in Nashville, which was echoed by stakeholders and community members. Nashville is seeing a variety of needs associated with families and individuals nearing the end of their rapid rehousing assistance, including:

- Housing at an affordability to be maintained after the RRH assistance ends.
- Affordable and accessible daycares with hours beyond the typical 7am-6pm schedule
- Education, training, and employment programs, as well as employment options paying a living wage.
- Affordable and accessible housing in a variety of safe neighborhoods to give greater flexibility with daycares, schools, jobs, and access to grocery stores
- Improvements with TANF including better cash assistance and longer access to childcare vouchers.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

No estimates of at-risk populations are available at this time.

The Nashville-Davidson County coordinated entry system is expanding to implement collection of data of people at risk of homelessness. The community is still working on an operational definition for at-risk groups which currently differ according to agency and funding source. Examples include the following:

- Providers collaborating through the CES primarily use ESG funding for households that already have an eviction filed. The funds are used to prevent that eviction.
- New funding from the state is available for at-risk families, and plans are underway to use prevention funds for households that are 10 days or more behind on rent/mortgage or utility payments, at risk for eviction/foreclosure, and/or accessing the CES due to a housing crisis.
- SSVF programs follow their Category 1 at-risk definition: “If a very low-income Veteran family is residing in permanent housing and is at risk of becoming *literally* homeless but for the grantee’s assistance.”
- For the ESG and CoC programs, HUD defines at risk of homelessness as having income below 30% MFI, lacking sufficient resources needed to obtain other permanent housing, and meeting one of seven conditions listed by HUD in its related regulations, including exiting a publicly-funded institution and living in the home of another due to economic hardship.
- One youth provider utilizes the following indicators to determine whether a youth is at-risk of homelessness: Economic hardship/family history of housing instability; Any issue that creates a pattern of running away; Severe family conflict, including abuse and abandonment (physical, sexual, emotional abuse); Foster care history or aging out of foster care; Being forced to leave home due to pregnancy, substance abuse, or non-acceptance of sexual orientation.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

As previously discussed, cost burden is by far the most common housing problem and threatens housing stability. According to this table, 32% of households in Davidson County are cost burdened and 14% of households are severely cost burdened. The latest ACS data (2021) shows a poverty rate in Nashville-Davidson County of 15%. Getting someone out of homelessness is not necessarily getting them out of poverty. So even though someone may be housed, they may not have a savings to fall back on if needed in times of emergency. They may not be budgeting as needed. They may still rely heavily on community resources but do not know if these are always available to them.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater housing need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10% points or more) than the income level as a whole. The following tables analyze housing problems experienced by different racial and ethnic groups across income ranges.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	28,173	5,876	3,607
White	12,893	2,330	1,402
Black / African American	11,305	3,204	1,690
Asian	578	55	120
American Indian, Alaska Native	29	0	30
Pacific Islander	100	0	0
Hispanic	2,742	188	314

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2013-2017 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	25,074	7,848	0
White	11,813	4,861	0
Black / African American	8,778	2,387	0

Asian	538	99	0
American Indian, Alaska Native	40	60	0
Pacific Islander	25	0	0
Hispanic	3,493	356	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

**Data Source:** 2013-2017 CHAS; Year); (Note that the data provided in this chart is from HUD. We have inquired about the third column information as it appears to be incomplete. We will update this information is additional data is received.)

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	23,658	25,857	0
White	13,298	14,281	0
Black / African American	7,143	8,034	0
Asian	585	698	0
American Indian, Alaska Native	35	110	0
Pacific Islander	10	25	0
Hispanic	2,178	2,082	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

**Data Source:** 2013-2017 CHAS; Year); (Note that the data provided in this chart is from HUD. We have inquired about the third column information as it appears to be incomplete. We will update this information is additional data is received.)

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%



## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,485	24,009	0
White	4,559	14,223	0
Black / African American	1,138	7,153	0
Asian	206	685	0
American Indian, Alaska Native	4	40	0
Pacific Islander	15	8	0
Hispanic	362	1,601	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

**Data Source:** 2013-2017 CHAS; (Note that the data provided in this chart is from HUD. We have inquired about the third column information as it appears to be incomplete. We will update this information as additional data is received.)

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

Approximately 75% of households with incomes 0-30% AMI experience a housing problem. 77.6% of White households in this income group experienced housing problem(s), which was almost 3% higher than Nashville as a whole. 69% of Black households, 76.6% of Asian households, and 50% of American Indian and Alaska Native households in this income group experienced housing problem(s). The percentage of Hispanic households with a housing problem is disproportionately higher at 84.5%. All (100%) American Indian/Alaskan Native and Pacific Islander households in this income category experience a housing problem.

In looking at households with incomes 30-50% AMI, 77% of households in Nashville experience a housing problem. The percent of White households with a housing problem is slightly less than that of the county (72%); and the percent of Black/African American households with a housing problem is slightly higher (80%). The percent of Asian, American Indian/Alaskan Native, and Hispanic households with a housing problem is disproportionately higher at 89%, 95%, and 91% respectively.

For the most part, the percentage of households with a housing problem of any group decreases as income increases and are generally within 10 percentage points of Nashville as a whole. The exceptions are American Indian/Alaskan Native, in which all households in the 80-100% AMI category have a housing problem and Pacific Islanders, in which 56% of households have a housing problem. For that income range, only 26% of households in Nashville experience a housing problem.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater housing need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10% points or more) than the income level as a whole. The following tables analyze severe housing problems experienced by different racial and ethnic groups across income ranges. (See Tables 8 and 9 for analyses of cost burden by income range; however, these analyses do not include race or ethnicity). The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	24,384	9,667	3,607
White	10,949	4,290	1,402
Black / African American	9,865	4,613	1,690
Asian	498	140	120
American Indian, Alaska Native	29	0	30
Pacific Islander	100	0	0
Hispanic	2,516	421	314

Table 16 – Severe Housing Problems 0 - 30% AMI

**Data** 2013-2017 CHAS  
**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,548	21,376	0
White	6,051	10,585	0
Black / African American	3,437	7,717	0
Asian	257	384	0
American Indian, Alaska Native	40	60	0
Pacific Islander	25	0	0
Hispanic	1,616	2,219	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

**Data** 2013-2017 CHAS; Year); (Note that the data provided in this chart is from HUD. We have inquired about the third column  
**Source:** information as it appears to be incomplete. We will update this information as additional data is received.)

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	5,629	43,831	0
White	3,217	24,365	0
Black / African American	1,332	13,840	0
Asian	206	1,085	0
American Indian, Alaska Native	0	145	0
Pacific Islander	10	25	0
Hispanic	761	3,499	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

**Data** 2013-2017 CHAS; Year); (Note that the data provided in this chart is from HUD. We have inquired about the third column  
**Source:** information as it appears to be incomplete. We will update this information as additional data is received.)

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### **80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,405	29,083	0
White	902	17,856	0
Black / African American	275	8,019	0
Asian	80	808	0

American Indian, Alaska Native	0	44	0
Pacific Islander	0	23	0
Hispanic	149	1,817	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

**Data** 2013-2017 CHAS; Year); (Note that the data provided in this chart is from HUD. We have inquired about the third column  
**Source:** information as it appears to be incomplete. We will update this information as additional data is received.)

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

Approximately 72% of households with incomes 0-30% AMI experience a severe housing problem. Of White households in this income group, the percent experiencing a housing problem is the same (72%) as the County as a whole, while the rate of Black/African American is four percentage points less (68%).

The rate of Asian and Hispanic households earning less than 30% AMI with a housing problem is higher than the County average (78% for Asian households and 86% for Hispanic households). All (100%) American Indian/Alaskan Native and Pacific Islander households in this income category experienced a housing problem during the survey period. These proportions are similar to those reported in the County's 2018-2022 Consolidated Plan.

In looking at households with incomes 30-50% AMI, the rate of households in Nashville experiencing a housing problem drops to 35%. All groups are within 10 percentage points of this rate. Hispanic households earning between 30-50% AMI experienced the highest rate of one or more housing problems of any group at 42%.

As is true in most other counties, the rate of households with a housing problem of any group decreases as income increases. Only 5% of households earning 80-100% AMI experienced one or more housing problems. However, racial disparities exist in all income groups, including 80-100% AMI. Hispanic residents in this group were more than 1.5 times likely to experience a housing problem (8%), and Asian residents were almost twice as likely to experience one (9%).

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

As with the preceding tables, a disproportionately greater housing need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10% points or more) than the income level as a whole. The following table analyzes cost burden experienced by different racial and ethnic groups. Cost burdened households are defined as those who spend between 30% and 50% of their income on housing-related costs, while severely cost burdened households are defined as those who spend more than 50% of their income on housing-related costs. The table's columns split the data by income relative to the Area Median.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	183,785	48,459	37,554	3,704
White	124,130	26,558	19,554	1,427
Black / African American	41,414	14,668	13,334	1,720
Asian	5,308	1,237	772	120
American Indian, Alaska Native	414	83	19	40
Pacific Islander	53	15	135	0
Hispanic	9,619	4,880	3,107	334

Table 20 – Greater Need: Housing Cost Burdens AMI

Data 2013-2017 CHAS

Source:

*Note: Because the data presented above utilizes the 2013-2017 CHAS, it may conflict with more recent data presented elsewhere (tables that refer to a more recent CHAS period).*

### Discussion:

According to this table, 32% of households in Davidson County are cost burdened and 14% of households are severely cost burdened. These proportions represent a slight decrease from those found in the prior Consolidated Plan, which cited 2009-2013 CHAS data. Among specific groups, Pacific Islander (74% cost burdened; 67% severely cost burdened) and Hispanic (45% cost burdened; 18% severely cost burdened) households are disproportionately cost burdened. Black households (19%) are also nearly twice as likely to experience severe cost burden as white households or Asian households (27%, respectively).

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Pacific Islander (74% cost burdened; 67% severely cost burdened) and Hispanic (45% cost burdened; 18% severely cost burdened) households are disproportionately cost burdened in Davidson County. The same two racial and ethnic groups experienced housing problems at a disproportionately higher rate than the County average. 86% of Hispanic households earning less than 30% AMI experienced a housing problem, as did 100% of American Indian/Alaskan Native and Pacific Islander households in this income category.

At higher levels of income, American Indian/Alaskan Native and Pacific Islander households also disproportionately experience one or more housing problems. Within the 30-50% AMI group, 29% of households who identify as Pacific Islander experienced a housing problem. The county average for this income group (across all race and ethnicity groups) was 11%.

**If they have needs not identified above, what are those needs?**

Housing-related needs identified in community meetings held in 2022 included the following:

- A need for additional rental subsidies
- Housing opportunities for vulnerable populations
- New construction (a shortage of rental units)
- Rental unit rehabilitation
- Additional emergency shelter for those experiencing homelessness

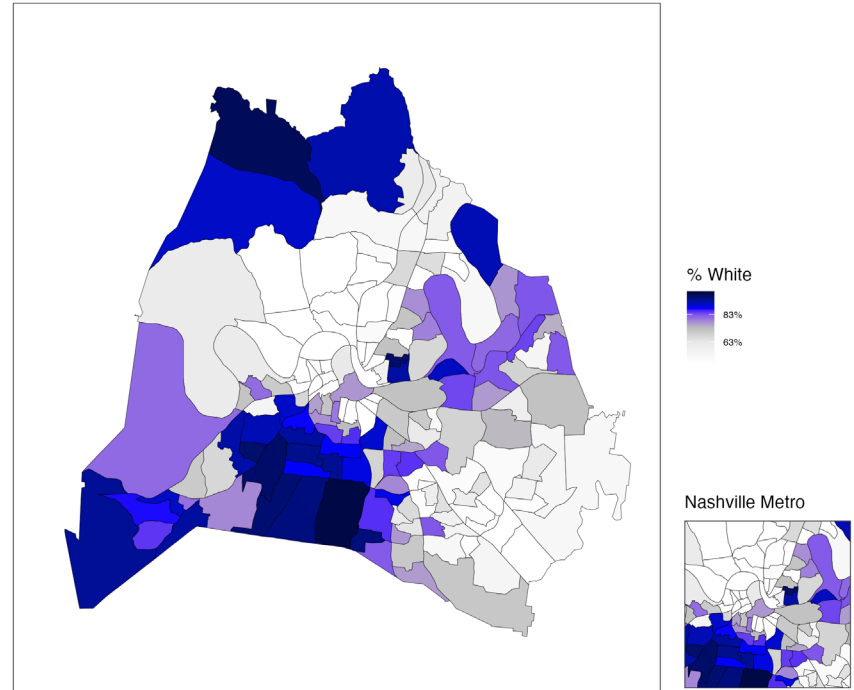
**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The following maps show the distribution of the groups analyzed in this section. As the maps indicate, White and Black/African American, and Hispanic/Latino groups are segregated in certain parts of the county. White households tend to be concentrated along the southern part and very northern part of Davidson County. Black/African American households tend to be concentrated in the North Nashville and Bordeaux areas, while Hispanic families are concentrated in the southeast area of the county, along the Nolensville Pike and I-24 corridors.



# White Households

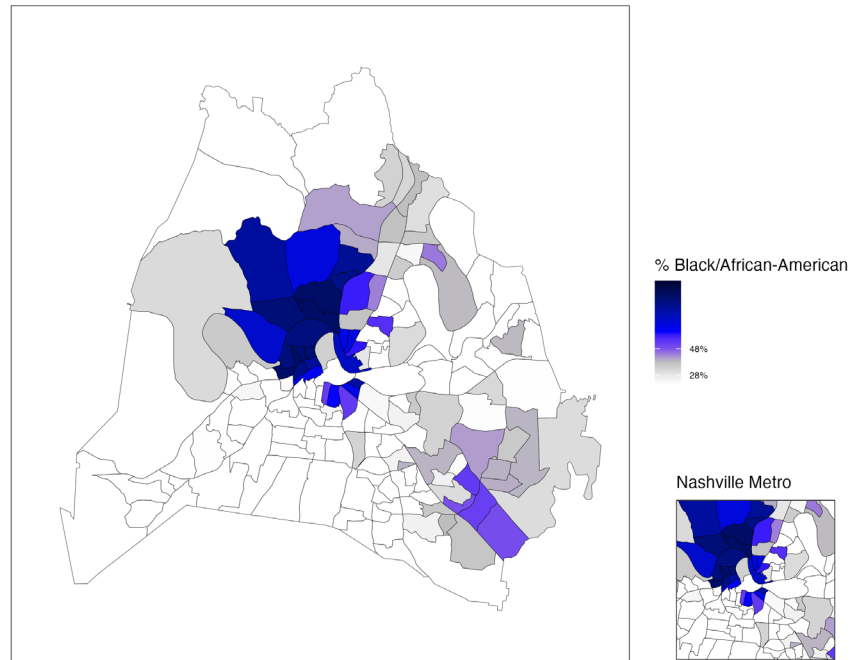
Davidson County



Source: 2017 5-Year ACS, Tigerline

# Black/African-American Households

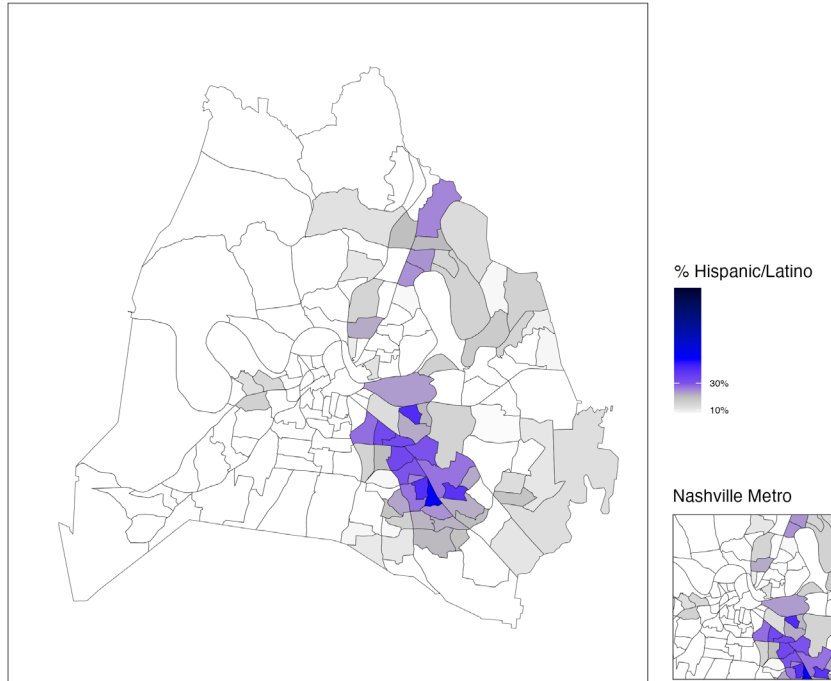
Davidson County



Source: 2017 5-Year ACS, Tigerline

## Hispanic/Latino Households

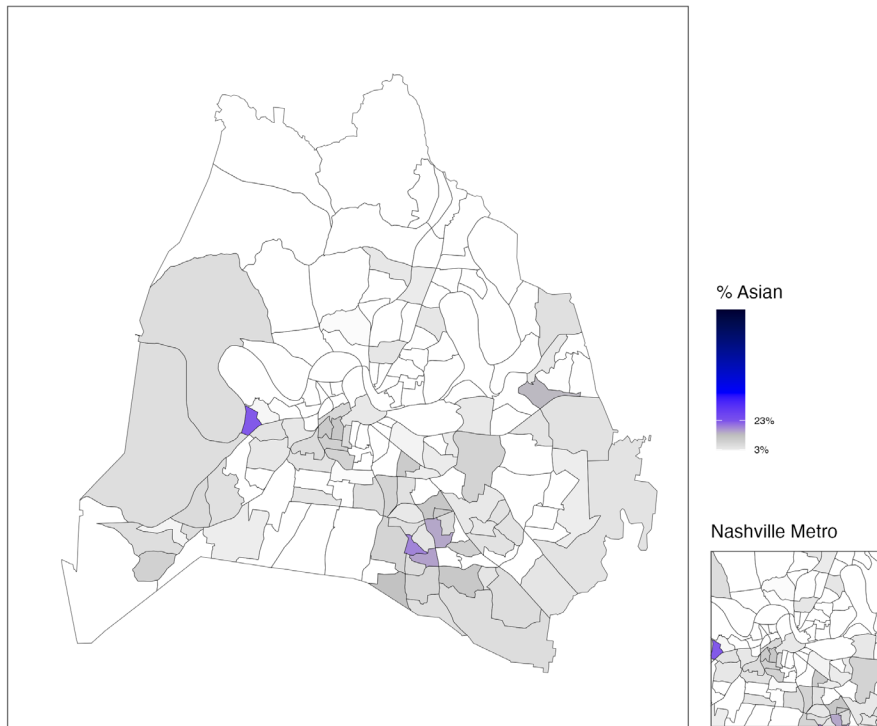
Davidson County



Source: 2017 5-Year ACS, Tigerline

## Asian Households

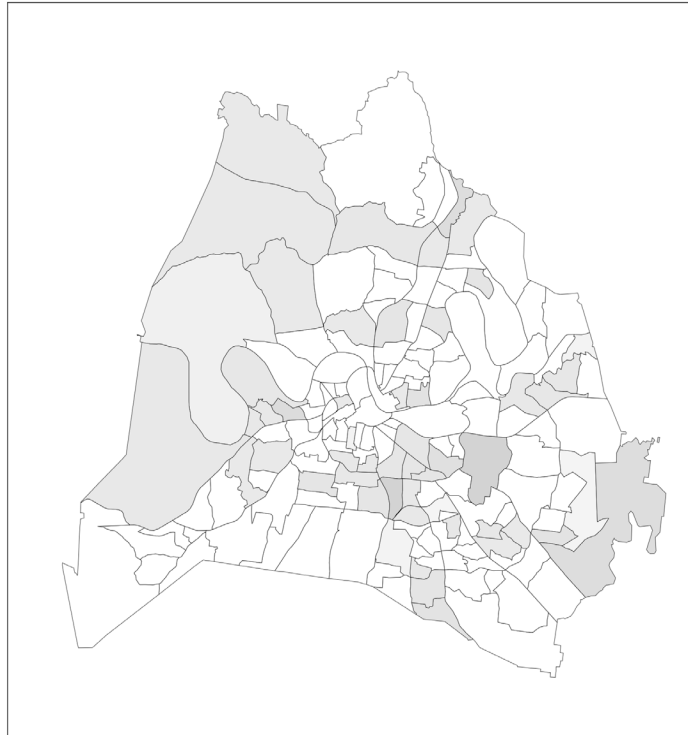
Davidson County



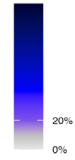
Source: 2017 5-Year ACS, Tigerline

# American Indian Households

Davidson County



% American Indian



Nashville Metro



Source: 2017 5-Year ACS, Tigerline

## NA-35 Public Housing – 91.205(b)

### Introduction

MDHA is the public housing authority (PHA) in Davidson County and manages 32 public housing/affordable housing properties. In December 2013, MDHA strategically decided to change its business model from public housing annual contribution contracts (ACC) to project-based rental assistance contracts under the Rental Assistance Demonstration (RAD) program. All properties have been converted under RAD, except for 2, Red Oak Townhomes and Randee Rodgers Apartments. The remaining properties should be converted by December 2023.

The data on Public Housing is provided by the HUD Office of Public and Indian Housing (PIH) and does not distinguish between public housing properties still under ACC contracts and affordable housing properties converted under RAD. Therefore, all properties listed in the preceding table are included in “Public Housing” data. Data on Mod-Rehab, Vouchers, and Special Purpose Vouchers have been updated via MDHA’s YARDI system. Yardi data that was not available for Mod-Rehab, Vouchers and Special Purpose Vouchers is indicated by N/A.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	50	75	5,408	669	4739	420	20	801

**Table 21 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Alternate Data Source Name:**

MDHA YARDI System

**Data Source Comments:** Vouchers PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	8,327	10,982	15,877	15,014	16,212	15,728	17,960
Average length of stay	0	2.5	11 months	4.4	2	5	3	4
Average Household size	0	1	3	2.4	2	3	1	4.2
# Homeless at admission	0	50	0	981	117	864	420	3
# of Elderly Program Participants (>62)	0	11	12	1,402	374	1,028	196	4
# of Disabled Families	0	8	1	2,260	296	1,964	114	9
# of Families requesting accessibility features	0	0	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Alternate Data Source Name:**

MDHA YARDI System

**Data Source Comments:** Vouchers PIC(PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	23	2	815	98	717	151	2	163
Black/African American	0	27	73	4,581	550	4,031	260	19	635
Asian	0	0	0	28	3	25	0	0	3
American Indian/Alaska Native	0	0	0	26	3	23	9	0	5
Pacific Islander	0	0	0	21	2	19	0	0	1
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 23 – Race of Public Housing Residents by Program Type**

Alternate Data Source Name:

MDHA YARDI System

Data Source Comments: Vouchers PIC(PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	1	0	76	9	67	4	0	12
Not Hispanic	0	49	75	5,332	640	4,692	416	20	789

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 24 – Ethnicity of Public Housing Residents by Program Type**

**Alternate Data Source Name:**

MDHA YARDI System

**Data Source Comments:** Vouchers PIC(PIH Information Center)

## **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

MDHA does not assess accessibility needs for persons on waiting lists; accessibility needs are determined when an applicant is selected for housing.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

For residents of public/affordable housing properties, needs can be grouped into the following categories:

- Employment – particularly jobs that pay a living wage, especially for persons age 18-40. Residents often need a GED plus post-secondary education or training/skills to access living wage jobs.
- Soft Skills – such as time management, interoffice actions, workplace etiquette
- Life Skills – such as budgeting/financial literacy, housekeeping, conflict resolution, parenting, meal prep/nutrition.
- Transportation and Child Care.

For Voucher-holders, the primary need is affordable housing/landlords willing to accept vouchers.

### **How do these needs compare to the housing needs of the population at large**

These needs generally compare to those of persons in the 0-30% AMI range.

### **Discussion**

Population growth and the rental market in Nashville have had a negative impact on the availability of affordable units, making it challenging for voucher holders to secure housing. As a result, MDHA has allowed 1,400 of its housing choice vouchers to be used as project-based vouchers. Further, MDHA actively seeks to recruit new landlords to the Section 8 programs.

MDHA has started construction on Cherry Oak Apartments, a mixed-income building located in the Cayce Housing Development. In addition, MDHA broke ground on 5th and Summer Apartments, in the early part of 2023. MDHA hopes to construct similar redevelopment of its other older, family properties.

More information is available at: <http://www.nashville-mdha.org/choice-neighborhoods/>.

Future Planning, of other properties, is in its infancy stages with no decisions made at this time.



## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The following information was collected from the 2022 Nashville-Davidson County Continuum of Care (CoC) Point-in-Time Count (first chart) and data collected in HMIS that is submitted each year as part of the HUD-required Longitudinal Systems Analysis (LSA). Via HUD's Stella tool, this data is presented in dynamic visuals to illustrate how households move through the homeless system and highlight outcome disparities, allowing the CoC to focus on planning and improving its housing crisis response system. 2023 data is not yet available.

A summary of 2022 PIT Count Data follows:

Total Count: 1,916, a 5% decrease

Unsheltered: 634, 50 more unsheltered people

Sheltered: 1,282, 150 fewer sheltered people

- 96% of households were single individuals or adult-only
- 65 households (224 people) had at least one adult and one child
- 71% were men
- 
- 42% were Black or African American people
- 5% were Hispanic
- 52% of unsheltered people surveyed are experiencing chronic homelessness
- 12% of unsheltered people surveyed reported fleeing domestic or interpersonal violence
- 48% of unsheltered people surveyed reported serious mental illness, and 39% reported substance use disorder

### Discussion of Data in columns 4-7:

Currently, Nashville's HMIS has a bed coverage rate of 21%. The data located in the Needs Assessment chart is pulled using HUD's System Performance Reports for the FY2022 timeframe. Column (4) includes data pulled from HUD's Continuum of Care (CoC) Annual Performance Report (APR) which includes household data as well as subpopulation data (Chronically Homeless Households, Veterans, Unaccompanied

Children and Persons with HIV). The totals in columns 5, 6 & 7 were calculated using the following HUD measures and do not include population breakdowns:

- Measure (1.2): Length of Time Persons Remain Homeless
- Measure (2b): The extent to which Persons who Exit Homelessness to Permanent Housing Destinations Return to Homelessness
- Measure (5.2): Number of Persons who Become Homeless for the First Time

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered	3,866 persons; 2,567 HH	747 HOUSEHOLDS	HOUSEHOLDS Assuming exits to PH	
Persons in Households with Adult(s) and Child(ren)	241	8	860	0	125	13
Persons in Households with Only Children	65	18	156	0	47	37
Persons in Households with Only Adults	1,260	581	1,845	0	242	148
Chronically Homeless Individuals	209	362		0	0	0
Chronically Homeless Families	0	0	15	0	0	0
Veterans	203	66	605	0	69	226
Unaccompanied Child	65	18	51	0	0	13
Persons with HIV	17	8		0	0	0

**Table 25 - Homeless Needs Assessment**

**Alternate Data Source Name:**

"On a given night"-CoC Point in Time Count; all other data- HMIS LSA data as visualized in Stella (this data is measured in HOUSEHOLDS & not persons)

**Data Source Comments:** Also includes data from the System Performance Report year 10.01.2021-09.30.2022 (CoC APR)

Indicate if the homeless population is:      Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Information that is available is provided and explained above.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

### Introduction:

This section discusses the characteristics and needs of persons in various subpopulations of Metro Nashville who are not always homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with criminal records and their families.

### HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	5789
Area incidence of AIDS	310
Rate per population	4
Number of new cases prior year (3 years of data)	213
Rate per population (3 years of data)	11
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	5,548
Area Prevalence (PLWH per population)	282
Number of new HIV cases reported last year	137

Table 26 – HOPWA Data

**Alternate Data Source Name:**

2020 HOPWA CAPER and HOPWA Beneficiary Worksheet

**Data Source Comments:**

### HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	400
Short-term Rent, Mortgage, and Utility	2,736
Facility Based Housing (Permanent, short-term or transitional)	80

Table 27 – HIV Housing Need

**Alternate Data Source Name:**

HOPWA CAPER and HOPWA Beneficiary Worksheet

**Data Source Comments:**

## **Describe the characteristics of special needs populations in your community:**

According to the 2021 American Community Survey 5 Year Estimates, 92,758 (13%) Davidson County residents are elderly (62+), with 33,104 (4.7%) residents considered frail elderly (75+). There are 78,660 (11.8%) persons with disabilities in Davidson County.

The Center for Disease Control and Prevention's annual HIV Surveillance Report (2020, vol. 33) provides an overview of current epidemiology of HIV disease in the U.S. The most current report provides data for year 2020 for the Nashville-Davidson-Murfreesboro MSA. Within the MSA in 2020, approximately 5,548 persons were living with HIV. The Tennessee Department of Health estimates that in 2020, 4052 residents of Davidson County were living with HIV.

An annual survey sponsored by the U.S. Substance Abuse and Mental Health Services Administration (SAMHSA) provides the primary source of information on the use of illicit drugs and alcohol among non-institutionalized persons aged 12 years old or older. In 2021, the percentage of people aged 12 or older with a substance use disorder (SUD) was highest among young adults aged 18 to 25 (25.6% or 8.6 million people), followed by adults aged 26 or older (16.1% or 35.5 million people), then by adolescents aged 12 to 17 (8.5% or 2.2 million people). In 2021, the rate of illicit drug use in the past month for persons aged 12 or older in Tennessee was 11.8 percent. Applying an average of the national (14%) and regional (11.8%) rates of drug and alcohol abuse to Davidson County provides a rough estimate of the scale of these problems on a local level. Approximately 90,800 (12.9%) Davidson County residents have used an illicit substance in the last month. (<https://www.samhsa.gov/data/>)

Across Tennessee, there were 69,385 reported cases of domestic violence in 2020 according to the Tennessee Bureau of Investigation, CJIS Support Center's 2020 Domestic Violence Report. Tennessee has one of the highest homicide rates in the nation for women killed by men. The latest Violence Policy Center report found Tennessee ranks as the 7<sup>th</sup> most deadly state for women, tied with Georgia. The Metro Nashville Police Department receives calls on domestic violence cases about once every 20 minutes.

Persons with a criminal background and their families also have been identified as a special needs subpopulation in Metro Nashville in terms of requiring assistive services for housing, employment, and other social services. However, data measuring the specific numbers in this subpopulation is not readily available.

## **What are the housing and supportive service needs of these populations and how are these needs determined?**

The primary housing and supportive needs of these subpopulations (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families) were determined by input from both service providers and the public through public meetings and stakeholder interviews.

These needs include affordable, safe housing opportunities in areas with access to transportation, commercial and job centers, and social services, and for education regarding fair housing rights and actions that can be taken in the event those rights are violated. Persons with disabilities often require accessible features and ground floor housing units. Persons with disabilities are shown to be fairly evenly distributed across communities Metro Nashville. However, their locations may not provide the access to services they need.

In addition to the housing conditions themselves, persons with disabilities need access to sidewalks and transportation options as well. These needs also apply to the elderly population that often finds that disabilities arise as they age. Victims of domestic violence need safe housing, removal of barriers to relocation, and for perpetrators to be held accountable. Persons with mental health and or substance abuse issues need access to housing with fewer barriers due to past history, stigmas, etc. Persons with HIV/AIDS need housing options that are able to work with issues stemming from stigmas, lack of employment and other issues due to health complications. Persons with criminal records and their families may be disqualified from public housing or Section 8 rental assistance; as a result, assistance with housing for low-income members of this subpopulation must be provided by other nongovernmental organizations.

Many of the supportive needs of these subpopulations are available through existing nongovernmental organizations. However, there is a strong need for greater collaboration and education among Metro Nashville's agencies and nonprofits in order to serve the various special needs subpopulations more efficiently and comprehensively.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The EMSA is comprised of the following counties: Cannon, Cheatham, Davidson, Dickson, Macon, Robertson, Rutherford, Smith, Sumner, Trousdale, Williamson, and Wilson. Estimates vary somewhat between data sources (the CDC, Tennessee Department of Health, the Metro Public Health Department for Nashville / Davidson County and the Ryan White Needs Assessment, and MDHA HOPWA reporting) regarding HIV/AIDS statistics.

According to the 2019 Ryan White Needs Assessment reporting of U.S. Census Bureau data, the Nashville TGA had an estimated population of 1,810,882 in 2017 compared to the total state population of 6,708,794. (Note that an updated Needs Assessment was delayed due to COVID-19. Currently, it is unknown when a new Needs Assessment report will be released. Therefore, 2019 data is again used for this report.) Over the previous five years, the overall population in the TGA had increased by five percent. The total number of People Living with HIV (PLWH) who were Tennessee residents by the end of 2017 was 17,522 compared to 5,378 PLWH in the Nashville TGA. As such, the Nashville TGA represents roughly 27% of the total population and 31% of the HIV population in Tennessee.

In 2017, there were 210 new HIV diagnoses in the Nashville TGA (Figure 2); 11% of newly-diagnosed individuals were classified as stage 3 (AIDS) either at diagnosis or within 12 months. Notably, the rate of new diagnoses classified as AIDS either at diagnosis or within a year decreased by 72%, demonstrating earlier detection of disease after infection. Over the last five years, new HIV diagnoses have decreased by 10%. In 2017, the rate was 11.6. Compared to state and national levels, the incidence rate in the Nashville TGA has consistently mirrored rates observed across Tennessee while remaining below the national average

From 2013 to 2017, the number of new diagnoses for cisgender males slightly decreased while the number for cisgender females decreased by over 30%. In 2017, cisgender males accounted for 86% of new HIV diagnoses compared to cisgender females and transgender persons (13% and 1%, respectively) (Figure 4). From 2013 to 2017, the rates for cisgender males and cisgender females decreased by 13% and 36%, respectively. The 2017 rate for cisgender males was 20.4; the 2017 rate for cisgender females was 2.9 (Figure 5).

## **Discussion:**

MDHA is responsible for the administration and implementation of the HOPWA program for the EMSA in Middle Tennessee on behalf of Metro Nashville. HOPWA funds are used to increase housing stability for low-income persons living with HIV/AIDS and their families by providing financial assistance and other supportive services.

For the 2023 program year, Metro will receive \$2,389,060 in HOPWA funds. MDHA awards program funds to area nonprofit organizations through a competitive process. Over the course of the Five Year Plan, it is expected that Sponsor agencies will receive approximately 97% of the HOPWA allocation, with 3% retained by MDHA for administrative duties. The current area project sponsors are: Nashville CARES, Meharry Community Wellness Center, Street Works, and Urban Housing Solutions, Inc. In 2021, 41% of the year's HOPWA allocation was budgeted to assist with housing-related needs, such as short-term rent & utility payments, housing placement and operating assistance to assure households access to affordable rents. 50% targeted support services such as case management, front-end housing costs such as rent and utility deposits, food/nutrition and transportation assistance. 9% went to related administration for Sponsors and MDHA administration combined.



## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

Several stakeholders and residents noted a need for community centers/neighborhood centers that would offer a variety of programs and services ranging from recreational opportunities to job training/workforce development classes where childcare was available to central intake for public services. These “one stop shop” facilities should be located in low-income areas and easily accessible via public transportation. One In our community survey, community centers were ranked as the highest need. Our outreach also revealed the significant need for investment in existing facilities that have deferred maintenance costs that will need to be addressed to keep the facilities viable.

### **How were these needs determined?**

These needs were determined through stakeholder consultations, community meetings/public input sessions, and the survey.

### **Describe the jurisdiction’s need for Public Improvements:**

By far, the biggest need discussed in our consultation was sidewalks to make neighborhoods more walkable and connect to bus stops. Further, better transportation systems overall were cited as a significant need and one that impacts all other basic needs of a community. Access to transportation means access to more housing options, more jobs, and ways to reach services and amenities that meet both basic needs and enhance quality of life. As housing costs in the County’s core rise beyond the reach of low- moderate-income households, a good transportation system is essential to expanding opportunities. Otherwise, housing cost burden is shifted to transportation cost burden. Flood and drainage improvements were also noted in the survey as a priority need. Finally, public facilities, such as parks and recreation centers need maintenance and improvements. The County’s “Plan To Play: Countywide Parks and Greenways Master Plan” estimates the cost of needed improvement to be about \$58 million.

### **How were these needs determined?**

These needs were determined through stakeholder consultations, community meetings/public input sessions, and the survey.

### **Describe the jurisdiction’s need for Public Services:**

Predominate public service needs include programs for children, mental health services, services for those experiencing homelessness, and fair housing services.

Rising childcare costs, heightened trauma experienced by children throughout the pandemic, and increased incidents of crime committed by youth were all cited during community consultation as

reasons for investment in youth programs to support young people and provide them with safe spaces to learn and grow. Childcare was ranked as the greatest need for services in response to both a general question asking about services in our survey and a question asking about services needed for those experiencing homelessness. With respect to rising crime, data from the Tennessee Bureau of Investigation showing juveniles committed almost 10% of violent crimes in 2021— a 16% increase from 2020. Police have noted an uptick in car jacking and guns being stolen out of vehicles.

Mental health challenges have increased during the pandemic across all populations, and families and those experiencing homelessness ranked as those with the greatest needs in the community survey.

Finally, throughout consultation, the community noted the need for housing navigation services to help people connect to housing opportunities and navigate the systems that provide support as well as fair housing services that educate and provide enforcement. In our survey these needs ranked as among the greatest needs.

### **How were these needs determined?**

These needs were determined through stakeholder consultations, community meetings/public input sessions, and the survey

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Market Analysis provides a picture of the environment in which MDHA must administer its grant programs (CDBG, HOME, ESG, and HOPWA) for the next five years. The Needs Assessment and Market Analysis drive the identification of the Consolidated Plan's priority needs, which serve as the basis for the Strategic Plan and proposed projects to be funded in the Action Plan.

As with the Needs Assessment, HUD provided default data from the 2000 Census (Base Year); 2013-2017 American Community Survey (ACS); and the 2013-2017 CHAS (Comprehensive Housing Affordability Strategy). Where available, data is updated or supplemented with 2017-2020 ACS data and 2016-2019 CHAS data to address the dated nature of the data provided by HUD. This plan also incorporates more recent data from other sources. GIS maps that are used to support the data utilize the most current data available by source.

The Market Analysis is comprised of the following sections:

-General Characteristics of the Housing Market highlights the significant characteristics of Nashville's Housing Market, including supply, demand, and condition and cost of housing. In addition, other local, state, and federally funded programs that assist with housing development/preservation are listed along with the income ranges targeted by each program. A list of assisted housing units that may be lost from the affordable housing inventory during the five-year Consolidated Plan period is provided as well.

-Lead-Based Paint Hazards provides an estimate of the number of housing units in Davidson County that are occupied by LMI families that contain lead-based paint hazards.

-Public and Assisted Housing includes the identification of public/affordable housing developments, a description of the physical condition of these units, and a discussion on the restoration and revitalization needs. This section addresses MDHA's strategies for improving the management and operation of its housing and for improving the living environment of its tenants.

-Facilities, Housing, and Services for Homeless Persons is an inventory of facilities, housing, and services that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The inventory of services includes both services targeted to homeless persons and mainstream services, such as health, mental health, and employment services to the extent these services complement services targeted to homeless persons.

-Special Needs Facilities and Services describes the housing stock available to serve persons with disabilities and other low-income persons with special needs, including persons with HIV/AIDS and their

families. To the extent that information is available, this section also describes facilities and services that assist persons who are not homeless but who require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

-Barriers to Affordable Housing discusses regulatory barriers to affordable housing, such as public policies that affect the cost of housing, and incentives to develop, maintain, or improve affordable housing in Nashville.

-Needs and Market Analysis Discussion summarizes needs and opportunities in areas of minority concentration and low-income areas.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

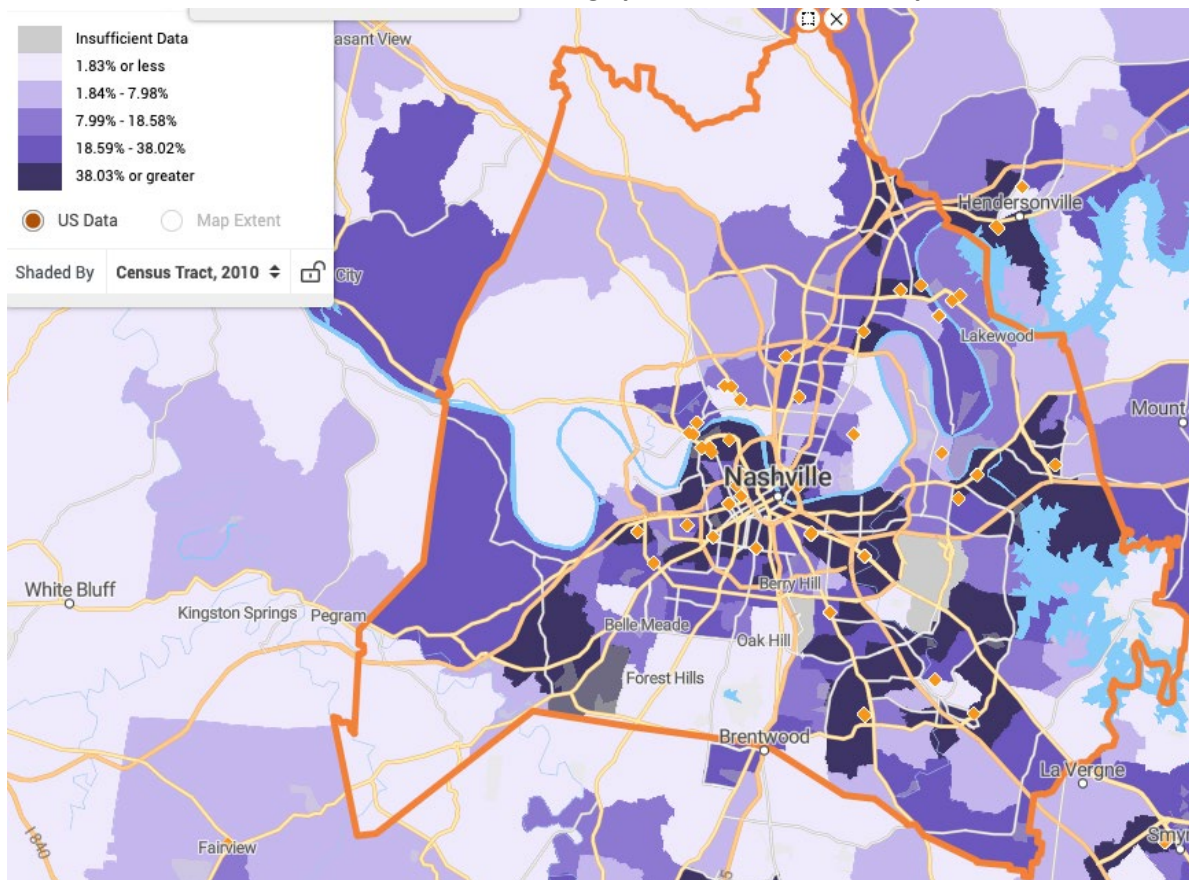
### Introduction

Using data from the 2013-2017 ACS 5 Year Estimates, the following table lists all residential properties in Davidson County. Roughly half of all properties are one-unit, detached structures. Of multi-unit structures, roughly 36% are large, 20+ unit structures. The number of mobile homes, boats, RVs, and vans counted is consistent with totals reported in the previous Consolidated Plan.

The maps below show the locations of multi-family (3 or more unit) developments in Davidson County based on 2017 5-Year ACS data.

### Percent of Buildings Containing 3 or more units

*\*HUD-subsidized units are included via the orange points shown on the map:*



### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	158,110	53%
1-unit, attached structure	20,965	7%

2-4 units	26,954	9%
5-19 units	51,523	17%
20 or more units	37,725	13%
Mobile Home, boat, RV, van, etc	4,440	1%
<b>Total</b>	<b>299,717</b>	<b>100%</b>

**Table 28 – Residential Properties by Unit Number**

Data 2013-2017 ACS  
Source:

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	382	0%	4,748	4%
1 bedroom	2,812	2%	33,460	27%
2 bedrooms	29,725	20%	57,010	46%
3 or more bedrooms	115,791	78%	29,536	24%
<b>Total</b>	<b>148,710</b>	<b>100%</b>	<b>124,754</b>	<b>101%</b>

**Table 29 – Unit Size by Tenure**

Data 2013-2017 ACS  
Source:

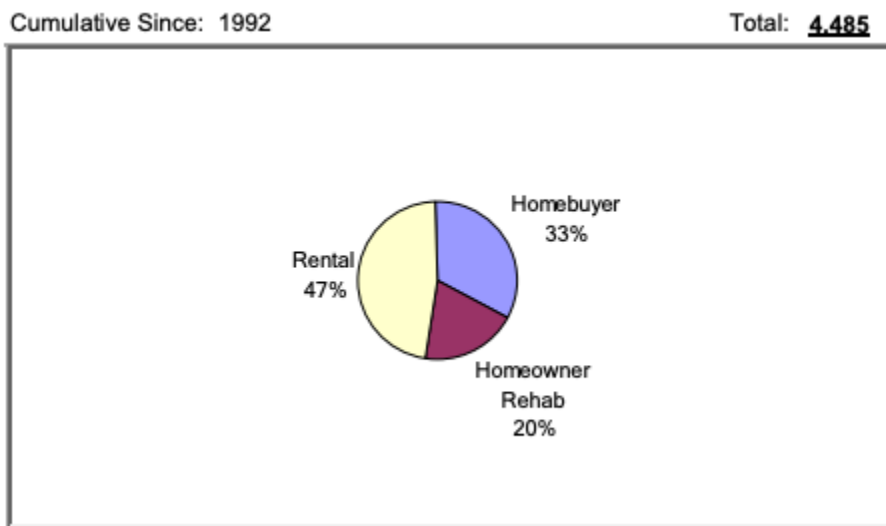
**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

The matrix below lists the public resources (federal, state, and local) that may be available to assist with housing activities. Resources are listed in the highest income range that can be served and may serve lower incomes.

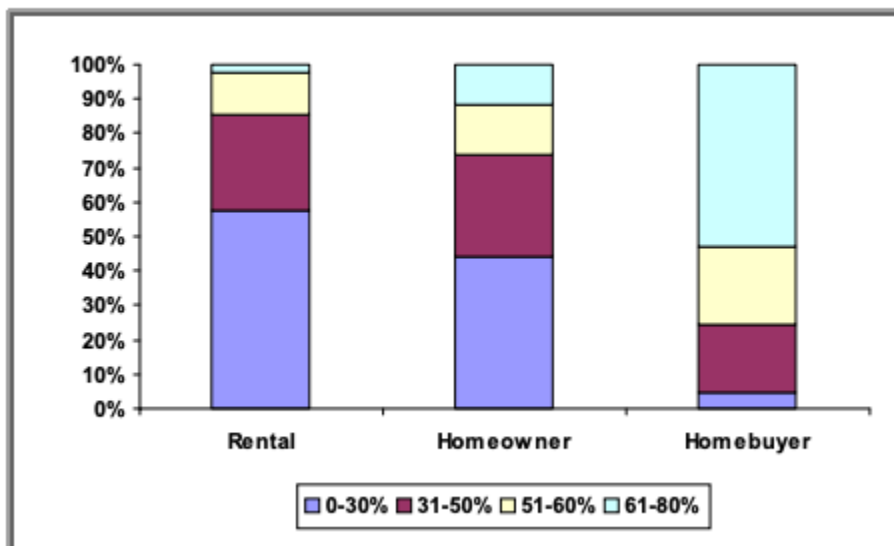
Activity	Public Resources/Target Incomes*		
	*Resources are listed in highest income category that can be serviced and can address lower income ranges.		
	0-60% AMI	61-81% AMI	81-120% AMI
New Construction (Rental)	<ul style="list-style-type: none"> <li>Federal – HOME</li> <li>Local – Barnes Fund</li> <li>Local – PILOT</li> <li>Federal – MDHA Faircloth allocation</li> <li>Local – G.O. Bonds</li> <li>State – Tennessee Housing Trust Fund</li> <li>Federal – National Housing Trust Fund</li> </ul>		<ul style="list-style-type: none"> <li>Federal – NSP</li> <li>Local – New MDHA development</li> </ul>
New Construction (Homeownership)		<ul style="list-style-type: none"> <li>Federal – HOME</li> <li>Local – Barnes Fund</li> </ul>	<ul style="list-style-type: none"> <li>Federal – NSP</li> </ul>
Rental Assistance	<ul style="list-style-type: none"> <li>Federal – ESG</li> <li>Federal – COC</li> <li>Federal - Voucher</li> </ul>	<ul style="list-style-type: none"> <li>Federal – CDBG</li> <li>Federal - HOME</li> </ul>	
Downpayment Assistance	<ul style="list-style-type: none"> <li>Federal – MDHA FSS Programs</li> </ul>	<ul style="list-style-type: none"> <li>Federal – HOME (as part of homeownership project)</li> </ul>	<ul style="list-style-type: none"> <li>State - TDHA</li> </ul>
Housing Navigation	<ul style="list-style-type: none"> <li>Local – MHC</li> <li>Federal - COC</li> </ul>		
Affirmatively Further Fair Housing		<ul style="list-style-type: none"> <li>Federal – CDBG</li> </ul>	
Rental Housing (Rehab/Reconstruction)	<ul style="list-style-type: none"> <li>Local – Barnes Fund</li> <li>Federal – WAP</li> <li>Local – PILOT</li> </ul>	<ul style="list-style-type: none"> <li>Federal – CDBG</li> <li>Local – MDHA recapitalization of distressed public housing</li> </ul>	
Homeowner Housing (Rehab)	<ul style="list-style-type: none"> <li>Federal – WAP</li> </ul>	<ul style="list-style-type: none"> <li>Federal – CDBG</li> <li>Local – Barnes Fund</li> <li>Federal CDBG-DR (THF Program Only)</li> </ul>	
Anti-Displacement Programs	<ul style="list-style-type: none"> <li>Federal – ESG &amp; COC</li> <li>Local – Tax Freeze/Relief assistance; Metro CFP Projects</li> </ul>	<ul style="list-style-type: none"> <li>Federal – CDBG</li> <li>Federal – HOPWA</li> <li>Local – (Community Land Trust)</li> </ul>	

Since 1994, over \$42 million in CDBG funds have been used for housing activities, predominately for housing rehab. For Program Years 2013-2016, approximately \$6.6 million in CDBG funds have been used to rehab homes for LMI households. This comprises approximately 35% of the CDBG allocations for those years.

Since 1992 - when the HOME Program began - through 2019, over \$72 million has been used to create/preserve 4,485 units of affordable housing. The HOME Production figures below show how HOME funds have been utilized from 1992-2016:



#### b. Income Range Breakout



**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

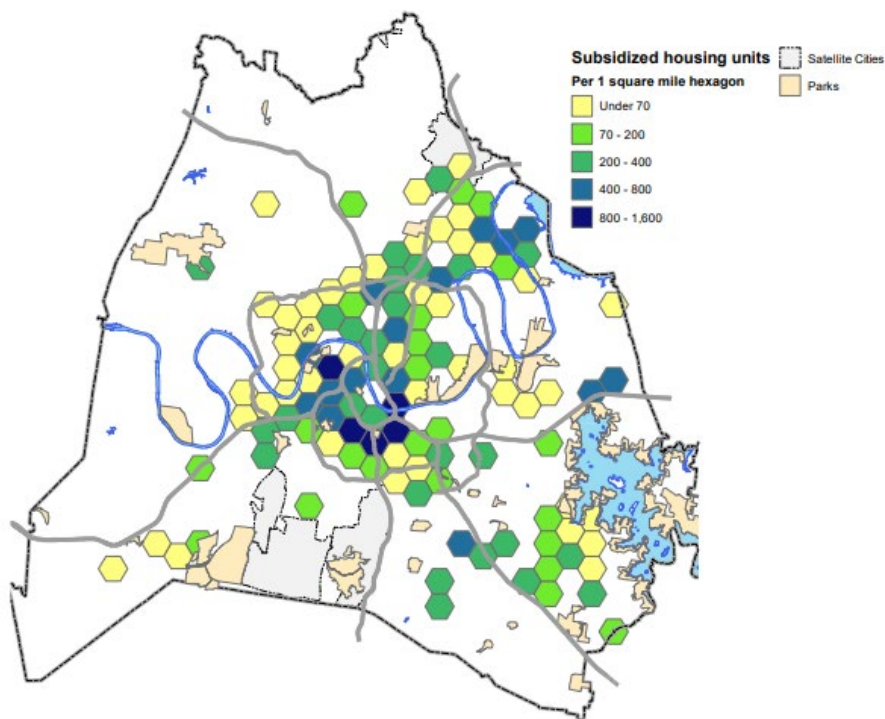
Low-Income Housing Tax Credit (LIHTC) properties in which the compliance period/extended use period ends or property owners can "Opt Out" of the program during the Consolidated Plan Period (by May 31,



2023). Project Based Section 8 properties with contracts have contracts that will expire by May 31, 2023. Approximately 4,265 LIHTC units and 1,005 Section 8 units could be lost in next 5 years. However, it should be noted that 2 LIHTC properties – Vine Hill Homes and Preston Taylor Homes are MDHA properties and will be income restricted at least 20 years from the date of RAD conversion. At the time of publication, developers were pursuing an opportunity to preserve the affordability of the Trevecca Towers (Section 8) properties. Even with these units preserved, 4,462 of existing affordable units are potentially at risk.

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The map below shows the locations of subsidized housing units across Davidson County. The greatest concentrations of subsidized housing exist in the southern portion of Nashville, while the northwest and northeast portions of Nashville contain a fraction of the number of units that exist south of the downtown area:



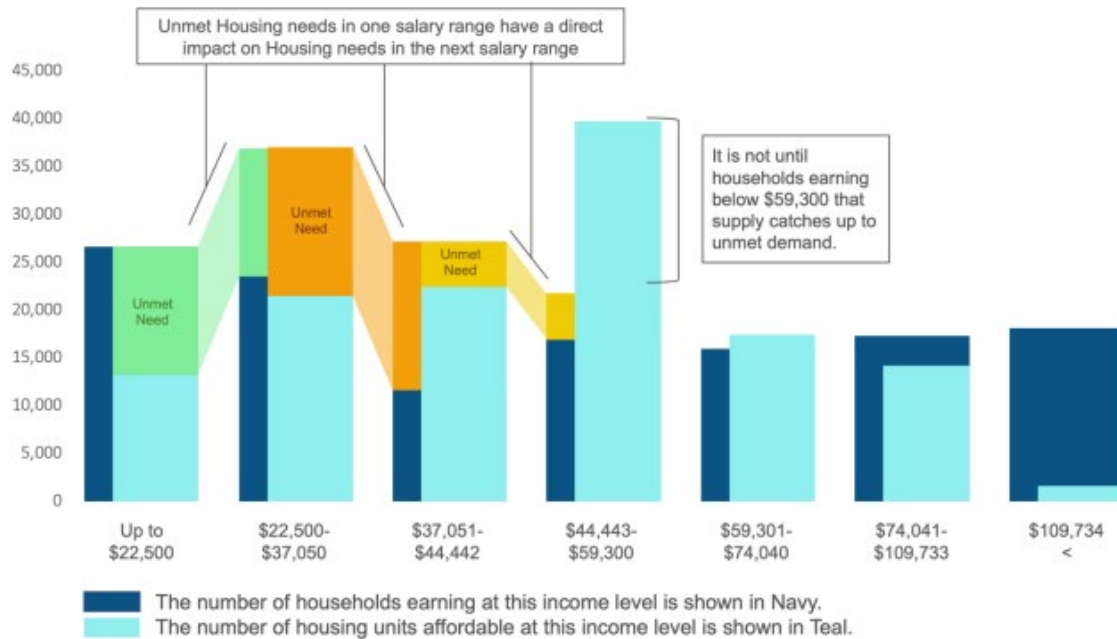
### Does the availability of housing units meet the needs of the population?

Cost burden data from the Needs Assessments clearly indicate that the availability of housing units in Nashville does not meet the needs of the population. A 2021 Affordable Housing Task Force Report<sup>1</sup> reveals a gap of over 14,000 units for households earning less than 30% AMI. This figure from the same report estimates an unmet housing need across incomes that creates pressure on those at higher levels.

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<sup>1</sup> Nashville Mayor's Office of Housing, 2021 (<https://www.nashville.gov/sites/default/files/2021-06/Affordable-Housing-Task-Force-Report-2021.pdf>)

of affordable units at all levels (bars highlighting in teal below The potential loss of LIHTC or PBRA units will compound this problem:



**Describe the need for specific types of housing:**

Overcrowding is the second most common housing problem reported across all income ranges, highlighting a need for housing to accommodate larger families. However, as discussed in the Needs Assessment, there is also a need for more housing for single-person households. Unlike families that experience overcrowding due to the lack of housing units to accommodate the household size, single persons may be “overhoused” because they cannot find smaller housing. This exacerbates the cost burden for single person households.

In addition to the need for larger units, there is also a need for more supportive housing and rapid rehousing. The 2021 Affordable Housing Task Force Report estimated the following 5-year projected need. This need totals 17,287 new units for the unhoused population.

Program	5-year projected need
New Permanent Supportive Housing (PSH)	2,399
New Permanent Rental Subsidies	11,668
New Rapid Rehousing	3,760

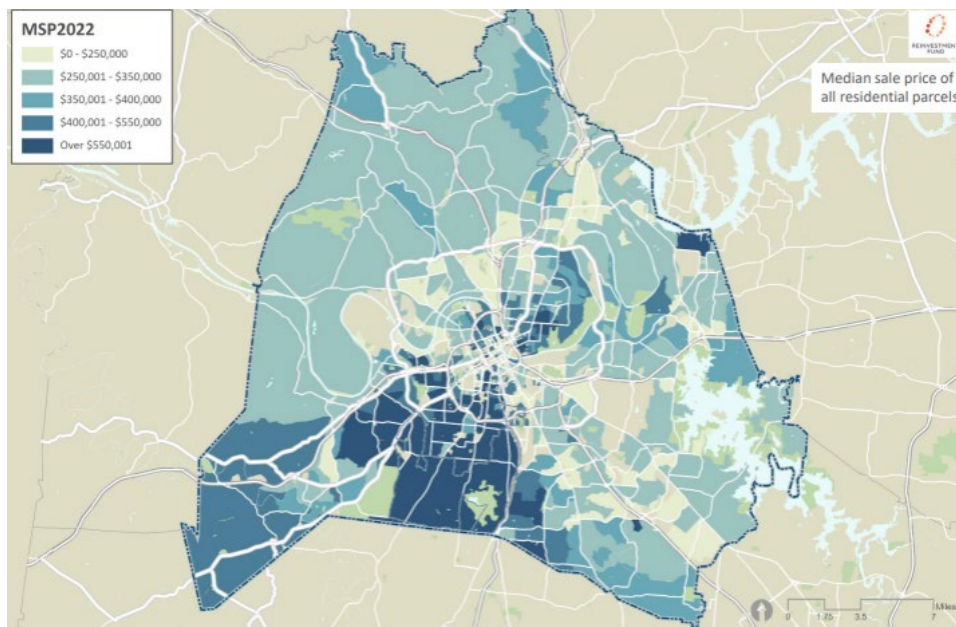
## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

From 2013 to 2017, home prices increased by 54% (from a median sale price of \$149,600 to \$231,000).<sup>2</sup> Rents increased by roughly the same amount, finishing 2017 at an average of \$1,332 per month. For renters earning less than 30% AMI, only 3% of units were affordable. For those earning slightly more (those earning 30-50% AMI), only a fifth of all units were affordable; indeed, only 12% of all units during the period were rented for less than \$1,000 per month.

The following maps show the median home value and vacancy rates across Davidson County show a current look at median sales prices and vacancy rates:

### Median Sales Prices (2022):

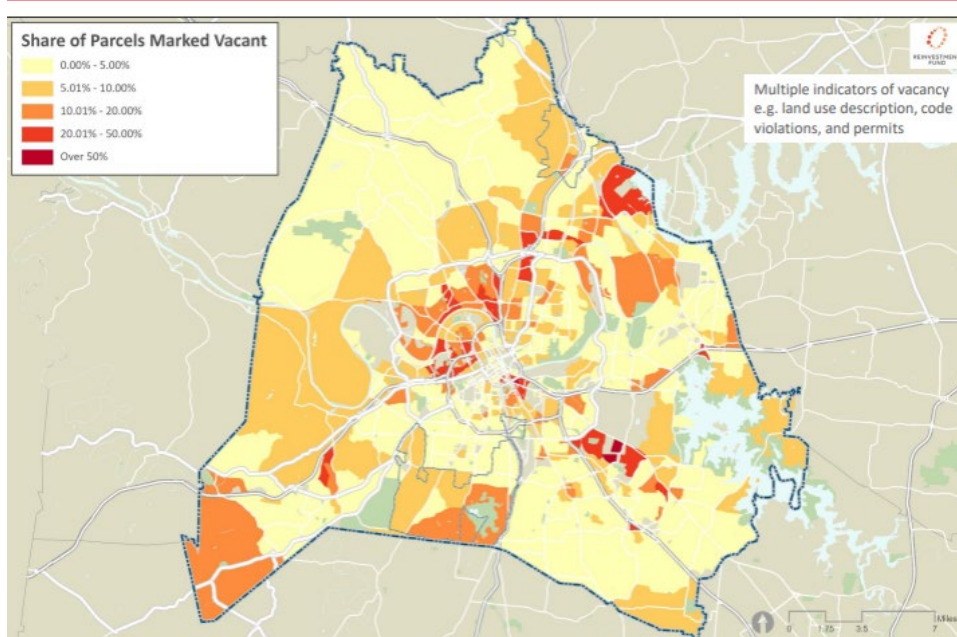


### Vacancy Rates (2022):

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<sup>2</sup> Per Zillow Research's Housing Price Index (<https://www.zillow.com/research/data/>)

## Measuring Residential Vacancy (Version 1.0)



### Cost of Housing

**Table 30 – Cost of Housing**

Rent Paid	Number	%
Less than \$500	28,924	3.2%
\$500-999	81,216	9.0%
\$1,000-1,499	105,323	11.7%
\$1,500-1,999	56,934	6.3%

**Table 31 - Rent Paid**

**Data** 2013-2017 ACS

**Source:**

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% of AMI	3%	N/A
50% of AMI	21%	41%
80% of AMI	59%	67%
100% of AMI	75%	81%

**Table 32 – Housing Affordability**

**Data** 2021 HUD Income Limits

**Source:**

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	998	1031	1197	1539	1930
High HOME Rent	940	1008	1197	1391	1533
Low HOME Rent	738	791	948	1096	1222

**Table 33 – Monthly Rent**

**Data** 2021 HUD FMR and HOME Rents

**Source:**

### Is there sufficient housing for households at all income levels?

This housing affordability data, when supplemented with cost burden data displayed in Sections NA-25 and NA-30, reveals a deficit in affordable housing stock across income levels.

The table below was produced in a 2021 Affordable Housing Task Force Report<sup>3</sup> reveals a gap of over 14,000 units for households earning less than 30% AMI. This unit shortage forces households earning less than 30% AMI to search for housing that is affordable only for those with higher incomes (30-50% AMI and above), resulting in severe cost burden for these households. The knock-on effect of the “Up to 30% AMI” income group renting more expensive units is a lack of supply of units for those earning 30-50% AMI, limiting the affordable supply for the 30-50% AMI group. This table thus reflects an issue of cost burden across income levels as many households find housing at unaffordable costs:

**Table E**  
**Housing Gap**

Income level (AMI)	Household income up to	Monthly housing costs	Households	Owner gap	Renter gap
Up to 30%	\$22,250	\$556	39,147	(573)	(13,754)
30% to 50%	\$37,050	\$926	39,437	16,685	(2,226)
50% to 60%	\$44,442	\$1,111	20,010	9,209	11,041
60% to 80%	\$59,300	\$1,483	32,061	18,202	23,467
80% to 100%	\$74,070	\$1,852	32,049	7,828	1,460
100% to 120%	\$109,733	\$2,743	51,015	(15,277)	(3,069)

Source: 2019 ACS; Davidson County (2021 Housing Nashville Report)

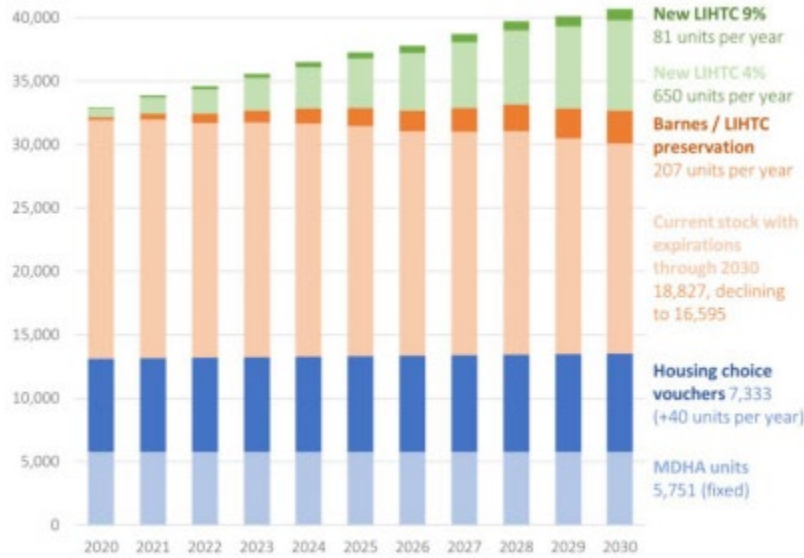
#### How is affordability of housing likely to change considering changes to home values and/or rents?

The stock of affordable housing is expected to fall further behind as home values and rents continue to increase at a rapid pace. The *Affordable Housing Task Force Report* referenced above projected a need of 52,498 additional units produced by 2030. At publication, annual production levels fell roughly 4,000 units short of the need:

	Units
10-year TOTAL Need	52,498
Annual Production Level to Meet 2030 Need	5,250
Current Production Level	1,344

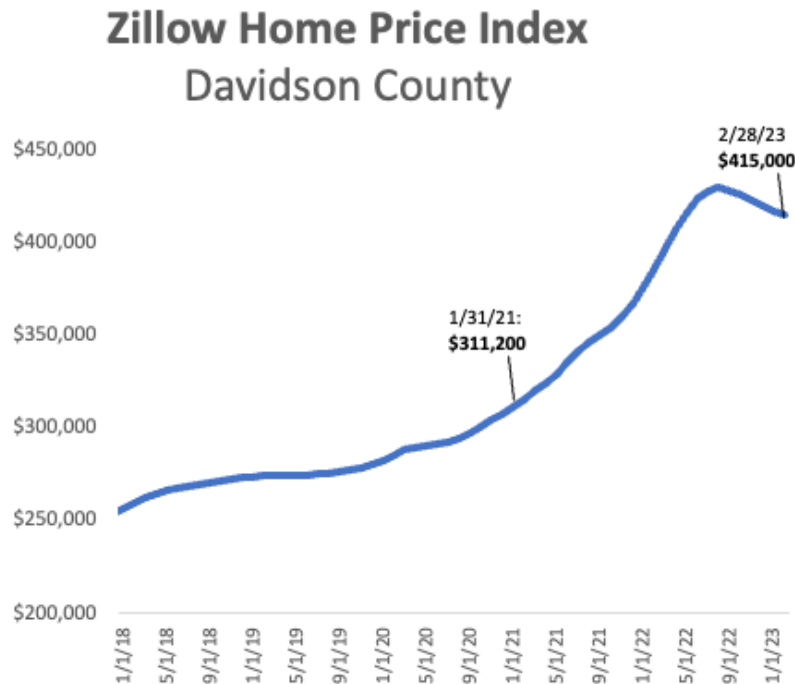
This 2021 projection includes the production of new LIHTC units and rehabilitation/preservation:

<sup>3</sup> Nashville Mayor’s Office of Housing, 2021 (<https://www.nashville.gov/sites/default/files/2021-06/Affordable-Housing-Task-Force-Report-2021.pdf>)



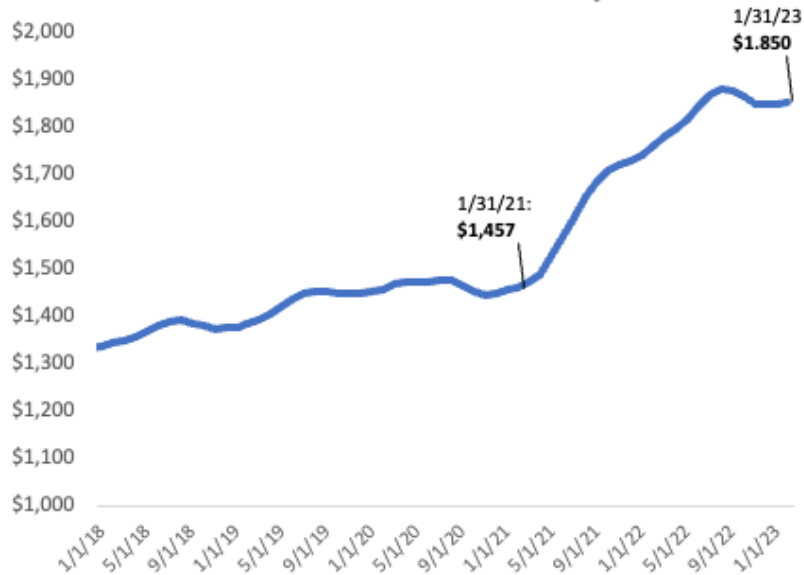
If these projections hold, demand for the affordable housing stock in Davidson County will drive up rents and crowd out those with the lowest incomes.

Further complicating these projections is a significant increase in home values and rents since the publication of the *Affordable Housing Task Force Report*. Home values have increased by 33% from January 2021 to February 2023. Rents are up by 27% over the same period:



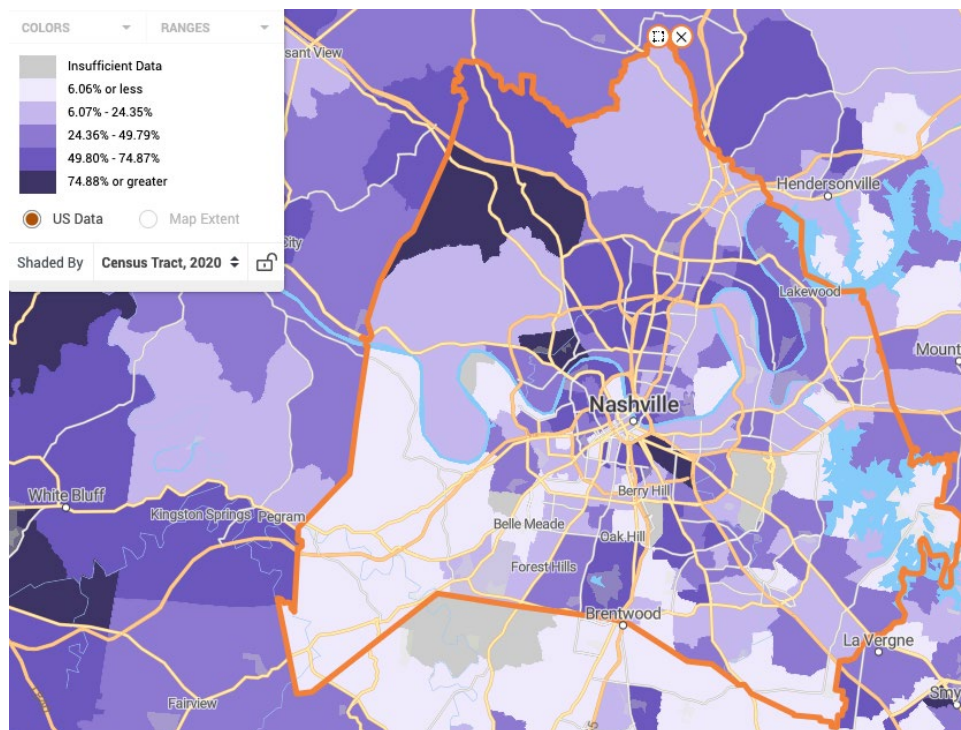


## Zillow Rent Index Davidson County



These increases are reflected across Davidson County. In areas of concentrated poverty (North Nashville, East Nashville, and neighborhoods south of Nashville International Airport) roughly 40-60% of units rent for less than \$1,000. In most other areas, fewer than 15% of rental units are available for less than \$1,000.

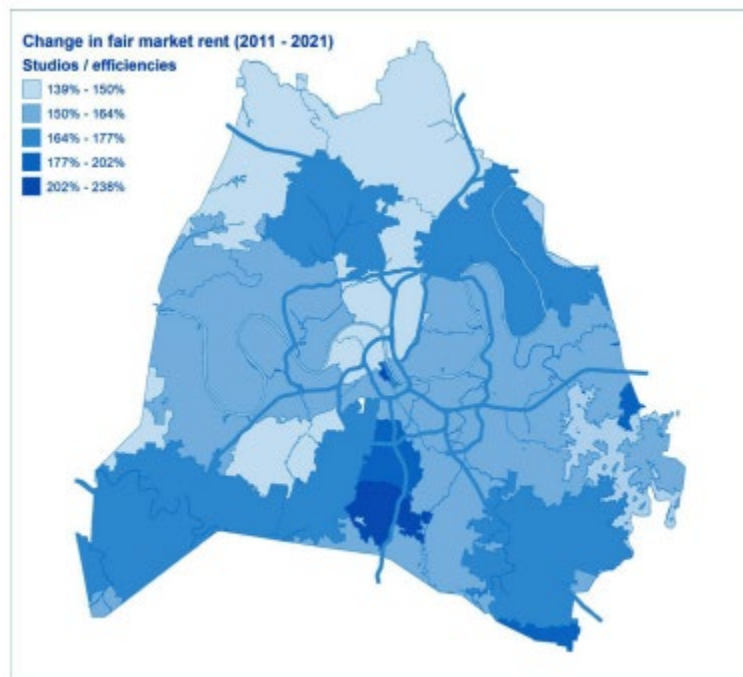
### Percent of Rental Units with Gross Rents <\$1,000



**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

According to 2017-2021 ACS data, the median rent across the county is \$1,252. According to Table 30, 41% of households pay between \$1,000 and \$1,499 in monthly rent.

Housing costs have risen significantly over the past decade. The map below shows the increase in fair market rent from 2011 to 2021 within Davidson County. Most areas have experienced increases of at least 50%; some fair market rents have increased by over 100%. Even these FMR increases have not kept pace with market rents, as the Area Median Rent is higher than FMR, Low HOME, and High HOME rent limits Efficiencies, one-bedroom, and two-bedroom units.



*Source: 2021 Housing Nashville Report*

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The “selected” conditions of housing presented in the table below are like housing problems in the Needs Assessment and are defined as (1) lacking complete plumbing facilities; (2) lacking complete kitchen facilities; (3) more than one person per room; and (4) cost burden greater than 30%. Updated ACS data for this analysis is not available; however, the data is consistent with the Housing Problems Analysis shown in Table 8.

### Definitions

Similarly, MDHA defines substandard housing as having at least one of the following conditions:

1. Physical Defects such as lack of complete plumbing (i.e., no usable flush toilet or piped water)
2. Lack of complete kitchen facilities such as an installed sink with piped water or a refrigerator or does not have electricity or a safe source of heat.
3. Is overcrowded, with more than one person per room.
4. Meets the definition of Cost Burden (paying more than 30% of household income for housing expenses, or severe cost burden (paying more than 50%).

Housing with a “substandard condition but suitable for rehabilitation” must be structurally or financially feasible. MDHA will provide rehab assistance to address health and safety items and install weatherization measures even if a substandard condition exists. However, homes that need reconstruction are not suitable for the Rehab Program.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	32,910	22%	53,375	43%
With two selected Conditions	1,010	1%	3,914	3%
With three selected Conditions	63	0%	116	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	114,760	77%	67,350	54%
<b>Total</b>	<b>148,743</b>	<b>100%</b>	<b>124,755</b>	<b>100%</b>

Table 34 - Condition of Units

Data 2013-2017 ACS  
Source:

**Table F**  
**Year Occupied Housing Units were Built**  
**2021 ACS 1-Year**

	Owner-Occupied		Renter-Occupied	
Year Unit Built	Number of Units	Percent	Number of Units	Percent
2020 or later	3,602	2.10%	4,280	2.90%
2000-2019	49,819	29.30%	43,381	29.70%
1980-1999	38,499	22.70%	42,089	28.70%
1960-1979	37,547	22.10%	38,138	26.10%
Before 1960	40,408	23.80%	18,510	12.60%
<b>Total</b>	<b>169,875</b>	<b>100.00%</b>	<b>146,398</b>	<b>100%</b>

**Number of Vacant Units**  
**2021 ACS 1-year**

Type of Unit	Number of Vacancies
For rent	10,210
Rented, not occupied	1,133
For sale only	1,080
Sold, not accepted	634
For seasonal, recreational, or occasional use	5,047
For migrant workers	0
Other vacant	8,734
<b>Total</b>	<b>26,838</b>

## **Need for Owner and Rental Rehabilitation**

In interviews, stakeholders emphasized the demand for rehabilitation in the county coupled with the rising cost to preserve and maintain these structures. Seniors or those on a fixed or limited income oftentimes cannot afford to maintain their home or to make necessary safety accommodations. Stakeholders also noted that much of the housing stock is old and in need of weatherization improvements, which are costly. As costs of materials for new builds continue to rise, rehabilitation assistance for low-income families and those on fixed incomes such as seniors and those with disabilities will be an important tool in allowing them to maintain their housing and lessen the risks of homelessness.

## **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

Housing units built prior to 1980 may contain lead-based paint in portions of the home (window and door frames, walls, ceilings, etc.) or throughout the entire home. Housing units built before 1980 have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. According to 2021 ACS data, there are 144,348 housing units in Davidson County that were built prior to 1980 and are therefore at-risk of lead-based paint hazards. These risks increase as the housing units age and if the rehabilitation needs are not met. Testing for lead-based paint and the repair, if needed, is another added cost for home rehabilitation. Although there are some programs available for low-income residents to receive assistance, such as Rebuilding Together Nashville, there is a large amount of housing units built before 1980 that would benefit in getting tested.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

MDHA is the public housing authority (PHA) in Davidson County and manages over 6500 RAD converted units; 75 public housing/affordable units and administers over 7,000 vouchers. In December 2013, MDHA strategically decided to change its business model from public housing annual contribution contracts (ACC) to project-based rental assistance contracts under the Rental Assistance Demonstration (RAD) program. To date, all properties have converted under RAD, and the remaining 2 properties (75 units) should be converted by December 2023.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	58	75	5,780	918	4,862	538	63	1,047
# of accessible units			2						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 35 – Total Number of Units by Program Type**

**Alternate Data Source Name:**

MDHA YARDI System

**Data Source**

Vouchers PIC(PIH Information Center)

**Comments:**

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

MDHA currently manages 75 public housing units, located within newly constructed buildings.

**Public Housing Condition**

MDHA's 75 public housing units are in newly constructed developments. 50 public housing units are located in Randee Rodgers Apartments and 25 are located in Red Oak Townhomes.

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The 5 Year PHA Plan continues effort to improve MDHA properties with a focus on renovating our legacy properties. The plan continues to follow the Agency five-year plans to improve the Agency Properties that have not had any major renovation improvements. This commitment has been previously slated in past year plans, and the Agency is committed to maintaining consistent planning for its residents. These renovations included new interior finishes, new apartment fixtures, new cabinets, new high efficiency heating and air-conditioning mechanical units where applicable and exterior work. It is the Agency intention to continue improving our properties to provide affordable housing opportunities in a safe environment for all our residents and in doing so improve the appearance and livability of our properties for our residents.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

The 75 public housing unit are in newly constructed buildings.

MDHA will continue to grow its partnerships with other agencies, including, Google, Metro Nashville Public Schools, Metro Nashville Public Libraries, Metro Action Commission, and the Martha O'Bryan Center.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

Metropolitan Nashville-Davidson County has a consolidated city-county government, which encompasses the same geographic area as the Nashville-Davidson County Continuum of Care (CoC). The Metropolitan Development and Housing Agency (MDHA) is the local Public Housing Agency and serves as the CoC's Collaborative Applicant. The Metropolitan Government of Nashville-Davidson County created the Metro Homeless Impact Division (MHID) as the city's body responsible for addressing homelessness. On July 1, MHID is due to become the Office of Homeless Services, independent of Metropolitan Social Services, where MHID has operated since its inception. MDHA and MHID work closely together and staff the Metropolitan Homelessness Planning Council -the CoC's Governance Board - as well as myriad CoC committees.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	199	11	140	777	0
Households with Only Adults	993	373	421	423	0
Chronically Homeless Households	0	0	0	199	0
Veterans	9	0	9	429	0
Unaccompanied Youth	2	20	10	10	7

**Table 36 - Facilities and Housing Targeted to Homeless Households**

Alternate Data Source Name:

Data Source  
Comments:

The bed inventory is based on the 2022 HUD Housing Inventory Count (HIC) Report.

### Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Social service agencies in Nashville-Davidson County refer people to mainstream services including: health; mental health; employment; and federal programs such as TANF, LIHEAP, SNAP, Medicare/Medicaid, Social Security, etc.

Implementation of the Coordinated Entry system (CE) has increased collaboration among service providers to people experiencing homelessness. Via CE, people experiencing homelessness with the



most severe needs and highest levels of vulnerability are prioritized for housing and services. Specifically, Nashville-Davidson County has implemented a housing navigation process among 19 service provider partners. Housing navigators are case managers, street outreach workers, and social workers who are employed by social service agencies working with people experiencing homelessness. All housing navigators must participate in an annual training provided by MHID to learn how to enter people into CE using HMIS as the database and link them to services including mainstream services. The goal is to provide a coordinated and streamlined effort for people experiencing homelessness. A monthly housing navigator meeting provides ongoing educational and information exchange opportunities to help housing navigators learn about mainstream and other resources that can benefit their clients.

Housing navigators work for street outreach programs, mental health providers, one health provider running a Downtown clinic focused on people experiencing homelessness, emergency shelter providers, and social service agencies that serve all subpopulations in the county. While these partnerships continue to be valuable, conversations continue about how to strengthen mainstream connections and bring in state and local government providers to leverage available resources. Three such connections are highlighted below.

Many people experiencing homelessness also experience disabling mental illnesses, co-occurring substance abuse, trauma and/or other medical issues. Accessing the income and health care benefits that SSI/SSDI provides can be a critical first step on the road to recovery. SSI/SSDI Outreach, Access and Recovery (SOAR) is a national best practice that expedites disability applications for those federal entitlements. Thanks to the investments in SOAR from Nashville Metro Government since 2005, nonprofit agency Park Center has led the nation in high-fidelity implementation of the SOAR model. Since this support began, Park Center's SOAR program has reached 1,715 disability decisions with an average success rate of 94% on initial application. Its average days to decision rate is 58 days. Without SOAR, people experiencing homelessness are approved only 10-20% on initial application and face wait times of 120 days to two years.

State TennCare dollars are supporting housing and service supports for homeless and at-risk families at agencies like the United Way and Safe Haven Family Shelter.

Efforts are underway to strengthen the collaboration between different sectors to coordinate services across health care/hospital, mental health, correctional, and shelter providers.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

MDHA serves as the Collaborative Applicant for HUD competitive Continuum of Care ("CoC") funding. The Metropolitan Government of Nashville-Davidson County's response to issues of homelessness are coordinated by the Metropolitan Nashville Homeless Impact Division of Metropolitan

Social Services. This includes serving as the Homeless Management Information System (HMIS) Lead entity, leading Coordinated Entry, and primary staffing for the Homelessness Planning Council. The following committees assist in carrying out the work of the COC to meet the needs of those experiencing homelessness:

- Equity & Diversity Committee - Evaluates for inequities in homeless services to determine if race, ethnicity, stereotypes, and biases influence how assistance is delivered. Develops/implements strategies, & identifies resources available, to reduce disparities in the homeless system.
- Consumer Advisory Board (CAB) -- Is intended to be a diverse group of individuals with lived experience working to provide input on specific CoC matters and connect those experiencing homelessness to resources while addressing barriers and establishing an information network for homeless needs and resources.
- Data Committee – Promotes and ensures the collection of quality, comprehensive and relevant data about: 1) people experiencing homelessness in Nashville-Davidson County; and 2) the efforts of the local Continuum of Care (CoC) to address and end homelessness in Nashville. The purpose of these activities is to equip the CoC with the planning, research, communications and related tools needed to ensure that any incidence of homelessness in Nashville will be rare, brief and occur only once.
- PIT (Point-in-Time) Count Sub-Committee - HUD requires communities across the country to take a census of the people who are literally experiencing homelessness on one night during the last ten days of January. This is a snapshot of the homeless population in Nashville on one night. This committee plans and oversees the annual count, and operates as a subcommittee of the Data Committee.
- Shelter Committee-- Coordinates among outreach, shelter, and government providers to ensure people living outdoors have the information they need to access shelter and services during heat, cold, floods, and other extreme weather situations.
- Governance Charter Committee – Reviews the Governance Charter and makes any recommendations for change or revision at least annually. Develops, recommends and revises as needed any bylaws and/or policies and procedures deemed necessary for the ongoing operation of the Planning Council and CoC General Membership.
- HMIS Oversight Committee – Recommends policy guidance for the CoC Planning Council on issues related to the implementation and use of the Homeless Management Information System (HMIS). The Committee also ensures that HMIS users adhere to the established policies or requirements.
- Membership Committee – Collects and manages membership applications for the CoC General Membership and ensures membership policies and practices are followed. The committee also leads efforts to recruit, retain, and motivate diverse membership participation in the CoC, as well as track attendance at General Membership meetings for the purposes of voting rights and offering committee support.

- Nominating Committee – Recruits and selects qualified, willing members of the CoC and/or community at-large to serve as Planning Council members and presents the nominees to the CoC General Membership as requested.
- Performance Evaluation Committee – Annually prepares scoring matrices for HUD CoC programs, provides trainings for potential grant applicants, scores grant applications, and presents preliminary ranking of grant proposals to the Planning Council for approval.
- Standards of Care Committee - The Continuum of Care (CoC) is responsible for establishing and ensuring compliance with Written Standards for administering assistance as outlined by the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act for CoC and Emergency Solutions Grant (ESG) funded programs. The CoC Written Standards, therefore, shall be aligned with standards for ESG funded programs within the CoC's geographic area. The committee will also take on the tasks of the Coordinated Entry Committee as outlined in the current Nashville-Davidson County CoC Charter.
- Those tasks are to ensure that “community-wide Coordinated Entry policies and procedures are in place and are aligned with HUD requirements.” The Committee identifies relevant key stakeholders for input on the Written Standards draft before presenting it to the Planning Council for approval.
- Veteran Workgroup – Works to create a sustainable systems approach that is capable of meeting and maintaining the federal criteria and benchmarks that effectively end veteran homelessness in Nashville.
- Youth Action Board – A group of youth and young adults who are experiencing homelessness or have experienced homelessness, that provides advice to the Nashville CoC in its efforts to effectively end homelessness for unaccompanied youth, particularly in the planning and project implementation phases for a HUD Youth Homelessness Demonstration Program (YHDP) grant to the city.
- Youth & Young Adult Steering Committee -- Focuses on preventing and ending homelessness for unaccompanied youth and young adults.

## MA-35 Special Needs Facilities and Services – 91.210(d)

### Introduction

Persons with incomes at or below 80% AMI and who have been medically diagnosed with HIV/AIDS are eligible to receive HOPWA-funded assistance. MDHA works closely with the several nonprofits and Metro agencies to identify needs of the HIV/AIDS community and uses HOPWA funds to address gaps that cannot be met by various resources. MDHA awards HOPWA entitlement funds to area nonprofits (Sponsors) that provide affordable housing; education; case management; housing services, such as rent and utility deposits; food and nutrition support; transportation assistance; outreach; and other client-related services to persons with HIV/AIDS. In 2021, 41% of the year's HOPWA allocation was budgeted to assist with housing-related needs, such as short-term rent & utility payments, housing placement and operating assistance to assure households access to affordable rents. 50% targeted support services such as case management, front-end housing costs such as rent and utility deposits, food/nutrition and transportation assistance.

During the 2021 program year, HOPWA Sponsors provided short-term rent, mortgage and / or utility payments (STRMU) to 251 households, assisting 443 persons living with HIV/AIDS and their family members. HOPWA funds were provided to 92 households for rent subsidies at permanent housing (PH). Program funds also were used to assist with needs other than housing. Sponsors reported that 2,152 individuals were provided supportive services such as bus passes for transportation to medical appointments, assistance with utility payments, nutrition services such as home-delivered meals, and case management.

### HOPWA Assistance Baseline Table

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	6
PH in facilities	0
STRMU	251
ST or TH facilities	20
PH placement	92

**Table 37– HOPWA Assistance Baseline**

**Alternate Data Source Name:**

2021 HOPWA CAPER and HOPWA Beneficiary Worksheet

**Data Source Comments:**

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The primary housing and supportive needs of these subpopulations (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families) were determined by input from both service providers and the public through public meetings and stakeholder interviews as a part of the community input for the Metropolitan Nashville and MDHA's fair housing analysis which was conducted in the Summer of 2017. These needs include affordable, safe housing opportunities in areas with access to transportation, commercial and job centers, and social services, and for education regarding fair housing rights and actions that can be taken in the event those rights are violated.

Persons with disabilities often require accessible features and ground floor housing units. Persons with disabilities are shown to be fairly evenly distributed across communities Metro Nashville. However, their locations may not provide the access to services they need. In addition to the housing conditions themselves, persons with disabilities need access to sidewalks and transportation options as well. These needs also apply to the elderly population that often finds that disabilities arise as they age.

Victims of domestic violence need safe housing, removal of barriers to relocation, and for perpetrators to be held accountable. Persons with mental health and or substance abuse issues need access to housing with fewer barriers due to past history, stigmas, etc. Persons with HIV/AIDS need housing options that are able to work with issues stemming from stigmas, lack of employment and other issues due to health complications. Persons with criminal records and their families may be disqualified from public housing or Section 8 rental assistance, and accordingly, assistance with housing for low-income members of this subpopulation must be provided by other nongovernmental organizations.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Information gathered through mental health service providers of Metro Nashville indicates that supportive housing is one of the greatest needs for people with mental health and substance abuse disorders after being discharged from inpatient treatment. Area hospitals have a positive reputation for staffing social workers to assist with locating and coordinating housing before discharge.

The Hospital-to-Home project works to coordinate reentry for homeless individuals that have a high rate of hospital visits, high health care costs, and poor health outcomes. The project provides health care and supportive services to homeless persons leaving health care institutions in the community.

The Tennessee Department of Mental Health and Substance Abuse Services partners with Centerstone Community Mental Health Centers, Inc. to provide transitional housing and supportive services options to individuals exiting mental health facilities. At discharge, additional outreach and services are provided to help maintain stability.

The Tennessee Cooperative Agreement to Benefit Homeless Individuals-State (TN-CABHI) initiative will work to provide assistance to homeless veterans and chronically homeless individuals with mental

illness or substance abuse issues. The initiative will coordinate with the Metro Homelessness Commission to provide better access and availability of services and treatments options.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

MDHA will make it a priority to provide new affordable housing opportunities with the construction of new affordable housing, implementation of rapid rehousing and rental deposit programs for the homeless, permanent housing placement services for persons living with HIV/AIDS and by addressing housing barriers. Another housing priority will be to preserve affordable housing availability through various rental and homeowner rehabilitation projects, short-term and rental assistance and facility-based operations support for persons living with HIV/AIDS, and homeless prevention activities.

In order to meet the priority to support homeless person and persons with HIV/AIDS, MDHA will continue to provide supportive services for persons with HIV/AIDS and to support the operations of homeless shelters and street outreach.

MDHA will also provide self-sufficiency opportunities to low-income persons and small businesses through its youth programs, and microenterprise activities.

Additionally, MDHA will promote neighborhood revitalization through activities that will invest in underserved areas.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The following are the negative effects of public policies that have been identified as barriers to affordable housing during the consultation process and in ongoing discussions on the City's affordable housing crisis.

*-Availability and cost of land:* Land is at a premium, especially along transportation corridors and near services and commercial activity where it is desirable to create affordable housing in these areas so that LMI households have greater access to transportation and other opportunities. However, the cost of land makes it financially challenging to create affordable housing without a subsidy or incentive.

*-Lack of mandatory inclusionary zoning:* The State of Tennessee prohibits Nashville and any local government from enacting an ordinance that would place requirements regarding inclusionary, affordable, or below market value housing when entitlements, variances, or any other form of permit or authorization is sought from the local government.

*-Zoning/density:* Zoning or density requirements sometimes make affordable housing development infeasible. Conversely, "down zoning" prevents certain types of housing from being constructed.

*-Scarcity of funding:* With the exception of 2018, Federal funds for affordable housing have been declining since 2010, and 9% LIHTCs are awarded on a competitive basis limiting the extent of use in Nashville-Davidson County. Only in recent years (since 2013) has Nashville had a housing trust fund.

*-Prohibition on local hire requirements:* The State of Tennessee prohibits localities from requiring that contractors working on city-funded construction projects hire local residents, which would allow local residents opportunities to earn wages and assist with housing costs.

In addition, other barriers to affordable housing include:

- Short term rentals
- Negative perception (NIMBYism)
- Housing discrimination
- Criminal history
- Credit challenges.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

### Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	394	434	0	0	0
Arts, Entertainment, Accommodations	46,653	65,720	15	14	-1
Construction	11,331	23,215	4	5	1
Education and Health Care Services	59,994	94,905	20	21	1
Finance, Insurance, and Real Estate	22,389	34,367	7	7	0
Information	9,809	13,895	3	3	0
Manufacturing	18,200	22,169	6	5	-1
Other Services	11,478	17,674	4	4	0
Professional, Scientific, Management Services	33,396	47,607	11	10	-1
Public Administration	0	0	0	0	0
Retail Trade	34,185	46,240	11	10	-1
Transportation and Warehousing	15,051	24,173	5	5	0
Wholesale Trade	12,967	24,861	4	5	1
Total	275,847	415,260	--	--	--

**Table 38 - Business Activity**

**Data** 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

**Source:**



## Labor Force

Total Population in the Civilian Labor Force	384,858
Civilian Employed Population 16 years and over	364,085
Unemployment Rate	5.3%
Unemployment Rate for Ages 16-24	14.1%
Unemployment Rate for Ages 25-65	4.1%

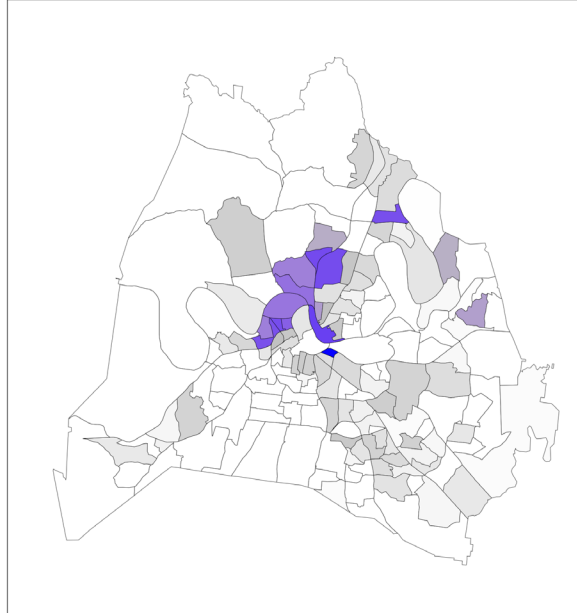
**Table 39 - Labor Force**

**Data** 2013-2017 ACS  
**Source:**

The following map depicts the same ACS estimates geographically (with those census tracts exceeding the county average highlighted in blue):

## Unemployment Rate

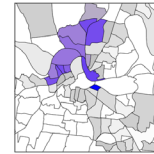
Nashville-Davidson County



% Unemployed



Nashville Metro



Source: 2017 5-Year ACS, Tigerline

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	208,307	72.2%
30-59 Minutes	57,039	19.8%
60 or More Minutes	22,756	7.9%
Total	288,102	100.0%

**Table 40 - Travel Time**

Data 2013-2017 ACS

Source:

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

Based on the Business Activity table above, the major employment sectors in this area are Education and Health Care Services, Arts, Entertainment, and Accommodations, Professional, Scientific, and Management Services, and Retail Trade.

**Describe the workforce and infrastructure needs of the business community:**

The business community needs are specific education and training, or hard skills and soft skills. The top soft skills the business community is seeking are:

- Customer Service
- Problem Solving
- Interpersonal Skills
- Customer Service Skills
- Time Management
- And, Flexibility

In the Promise Zone there is a need for living wage, or middle skill, jobs.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Current economy allows for more employment opportunities for individuals with less skills. This results in individuals not investing in skill upgrades. During less successful economic time periods the skill upgrades are necessary for the individuals to be considered or maintained in employment.

According to the National League of Cities, "Nashville is a vibrant city at a critical moment. As a city with such rapid population growth, a diversified and booming economy, strong and changing neighborhoods, and significant international attention, Nashville faces the challenge of sustaining and expanding economic growth while also ensuring that all residents can benefit from that prosperity. While the city has experienced increased development, significant job growth, and low unemployment across the city-county, Nashville has also seen increased poverty and inequality, especially in specific neighborhoods and for communities of color."

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

In general, participants in the Middle Tennessee Region need at least a High School Diploma or High School Equivalency Diploma. A good percentage of individuals in the region have achieved “1 to 3 Years of College or a Technical School”, and small percentages have attained an “Associate’s Degree.” Most entry level positions require certification, “1 to 3 Years of College or a Technical School”, or industry recognized short-term training credentials.

Compared to Davidson County, the Promise Zone underperforms in degree/certification attainment which would lead to living wage, or middle skill, jobs. According to 2016 data, 44.5% of residents in Davidson County have an Associate’s Degree or higher (2016), compared to 31.87% of residents in the Nashville Promise Zone. Also compared to Davidson County, the Promise Zone has a higher population of jobholders who hold multiple jobs. This can be an indicator of an insufficiency of living wage jobs/ workers who can qualify for living wage jobs – 7.56% for Davidson County but 9.56% for the Promise Zone (2015).

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Middle Tennessee Workforce Development Board focuses on providing workforce training in the specified in-demand sectors. Additionally, the participants must meet specific eligibility criteria that places them in a priority population.

In 2017 Nashville was named a Talent Hub by Lumina Foundation. Nashville’s work will ensure equitable access (Equity Focus: African-Americans, Low-income households) to Nashville’s prosperity through postsecondary education attainment leading to careers. Working together, the community will build an environment where there is no “wrong door” for adults who desire to enter or re-enter college. Proposed work will support adult postsecondary attainment in the highest need areas of the city: Nashville’s Promise Zone neighborhoods. By leveraging Tennessee’s free technical and community college tuition for adults (beginning Fall 2018) and Federal Student Aid, coupled with Middle Tennessee Reconnect community’s proven model of high-touch advising services and resources, leveraging the Financial Empowerment Zone, Mayor’s Office and faith and community-based organizations, the community will align programs and services to increase college enrollment, persistence and success. Nashville State Community College and TCAT Nashville are committed to building a student-centered, completion-oriented culture for adults. Employers will also play a key role in the Talent Hub by providing students and graduates internships, learn-and-earn opportunities, and full-time careers in high-growth sectors upon completion of a postsecondary degree or credential.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes, Nashville-Davidson County does.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The Greater Nashville Regional Council (GNRC) prepares the CEDS for the 13-county Middle Tennessee area. The most current CEDS is available at:

[www.gnrc.org/DocumentCenter/View/2269/CEDS-Action-Plan-Adopted-Dec-2021?bidId=](http://www.gnrc.org/DocumentCenter/View/2269/CEDS-Action-Plan-Adopted-Dec-2021?bidId=)

. To ensure consistency with the CEDS and coordination with GNRC's efforts, the Council participated in the Consolidated Plan strategic planning session. The 4 goals outlined in the CEDS are

Goal 1. Prepared and Aligned: The key to a strong economy is a workforce that has the necessary education and training to meet current and future employment needs. Goal 2. Invested and Competitive: Competitive regional economies foster the attraction, expansion, and retention of businesses and promote an entrepreneurial spirit. Goal 3. Coordinated and Connected: The economy must be built upon sound infrastructure that moves people, goods, energy, and resources efficiently throughout the market. Goal 4. Vibrant and Livable: Resilient and thriving regions intentionally plan for economic growth that strikes a balance with conservation and preservation and aims to improve the quality of life for all residents. The Middle Tennessee Workforce Development Board participates in Regional Planning with other Workforce Boards in the State. The Region encompassed 40 counties.

In 2017 Nashville was awarded an Equitable Economic Development Fellowship by The National League of Cities. Through its participation in the EED Fellowship, Nashville developed a strategy for retention and growth of urban manufacturing jobs in the Promise Zone. While Nashville has experienced increased development, significant job growth, and low unemployment across the county, it has also seen increased poverty and inequality, especially in specific neighborhoods and for communities of color. Being designated as a Promise Zone provides the opportunity to access preference points to leverage federal funding across a number of federal agencies to eliminate poverty in the targeted geographic area of the Zone, which encompasses many of the City's high-poverty neighborhoods.

Renovations are nearly complete on the Nashville International Airport, with a new lobby opened to travelers in 2023. The \$1.5 billion project has expanded the number of gates and flights the airport services each day.

## **Discussion**

**Broadband Needs and Digital Literacy:** 2021 ACS data estimates that 304,448 of 316,273 people in Nashville-Davidson County have one more computing device and that 291,070 have access to a smartphone. According to 2021 reporting<sup>4</sup> 97% of households in Nashville-Davidson County were eligible for broadband access, yet only 48% of households were accessing broadband internet plan.

A 2021 Nashville Digital Inclusion Needs Assessment<sup>5</sup> found that 76% of participants agreed or strongly agreed that the greatest barrier faced in accessing the internet was its cost. Additionally, nearly third of participants strongly agreed cited having “no one to teach me” or that the internet was “too difficult” to use as barrier to access.

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<sup>4</sup> In Nashville area, many still lack broadband access; *The Tennessean* (<https://www.tennessean.com/story/news/local/2021/07/08/nashville-broadband-internet-map-access-davidson-county/117402390/>)

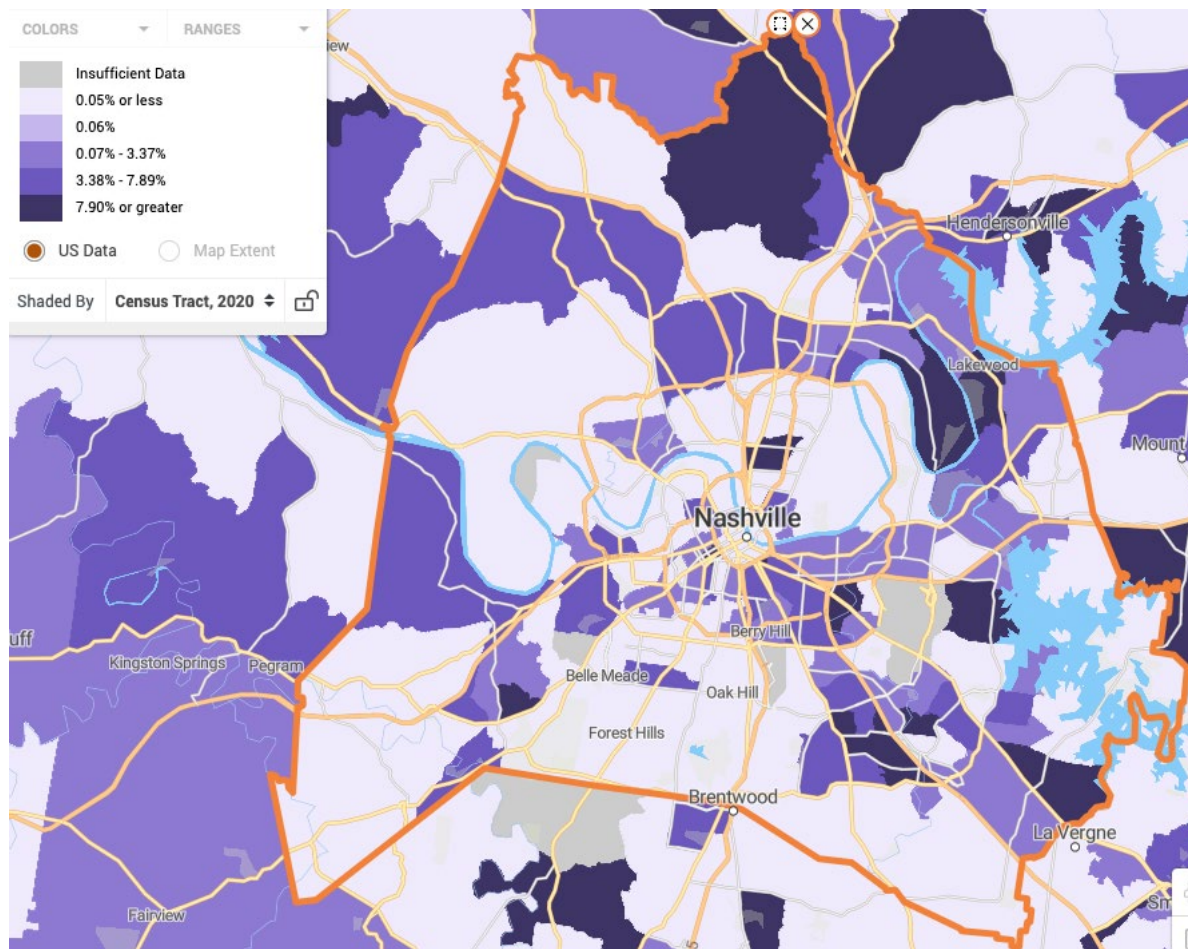
<sup>5</sup> Nashville Digital Inclusion Taskforce (<https://www.nashville.gov/sites/default/files/2021-10/Digital-Inclusion-Needs-Assessment-2021-10-04.pdf>)

## MA-50 Needs and Market Analysis Discussion

**Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

As shown in the map below, there are multiple census tracts where two or more housing problems are concentrated, with concentrations defined as census tracts in which housing problems are reported by more than twice the County rate. The County has 22 census tracts in which the rate of multiple reported housing problems exceeds 5%.

### Census Tracts with Two or More Reported Housing Problems (2017 5-year ACS)

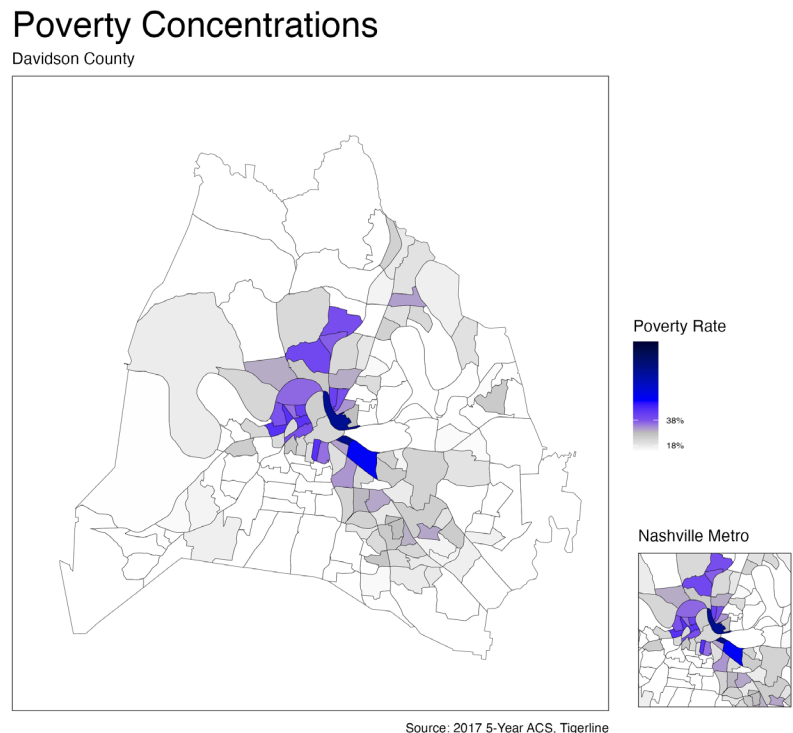


**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

**Definition of concentration:** In the maps shown below, concentration is defined as a particular geographic area (a census tract) in which the prevalence of a particular racial, ethnic, or income

group exceeds the county average by at least twenty percentage points. Areas of concentration are highlighted on these maps with blue shading.

The map below depicts share of households experiencing poverty in Nashville-Davidson County. Areas of concentrated poverty are shaded in blue and represent portions of North Nashville, East Nashville, and neighborhoods just south of Nashville International Airport:

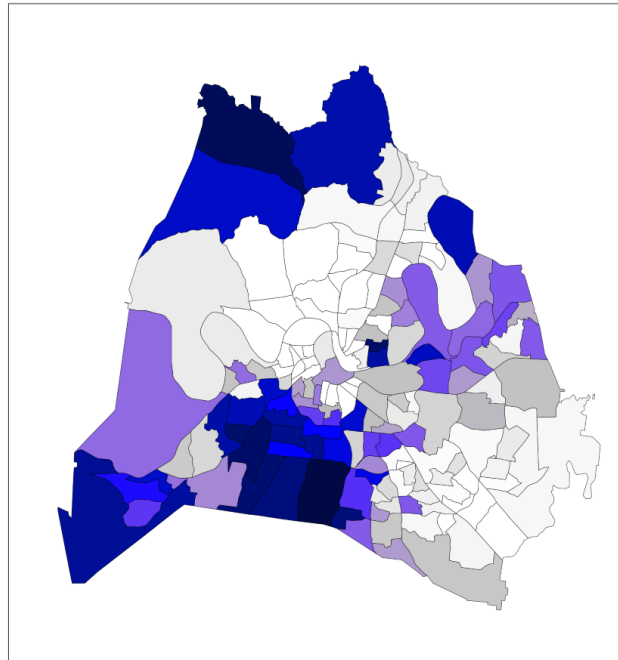


The set of maps shown below reflect racial and ethnic concentrations in Nashville-Davidson County. These maps show a concentrated share of white households in the southern and northern-most portions of the county, a concentrated share of Black/African-American households in North Nashville and a concentrated share of Hispanic/Latino households in neighborhoods southeast of the City and near Nashville International Airport. The areas of concentration for Black/African-American and Hispanic/Latino households show significant overlap with the census tracts for which a concentrated share of households experience poverty.



## White Households

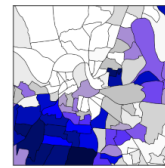
Davidson County



% White

83%  
63%

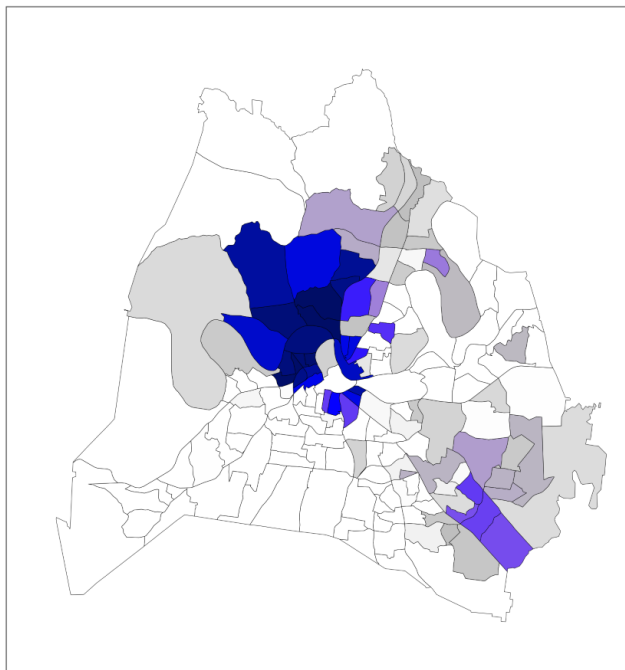
Nashville Metro



Source: 2017 5-Year ACS, Tigerline

## Black/African-American Households

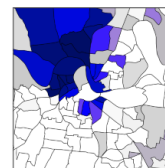
Davidson County



% Black/African-American

48%  
28%

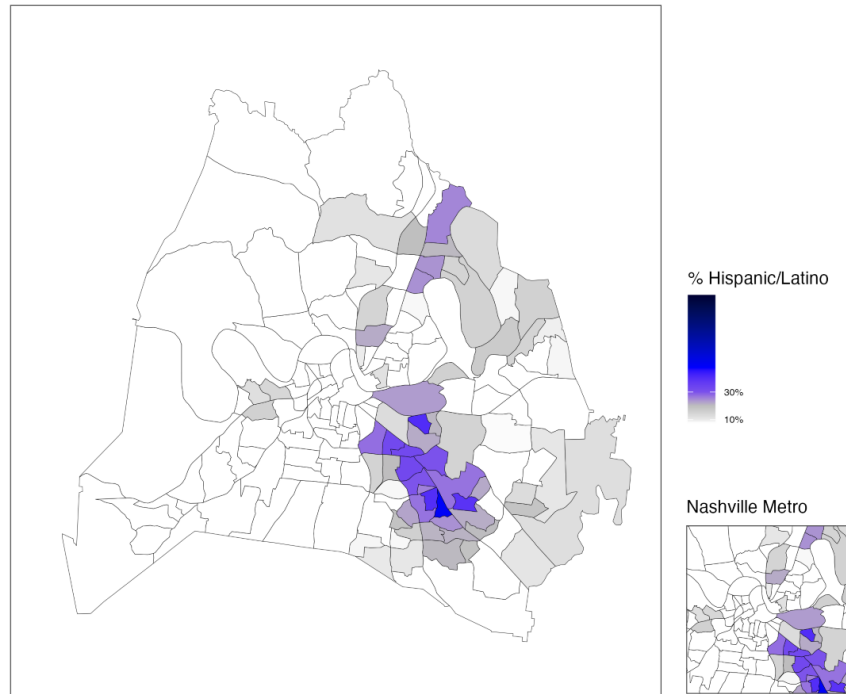
Nashville Metro



Source: 2017 5-Year ACS, Tigerline

## Hispanic/Latino Households

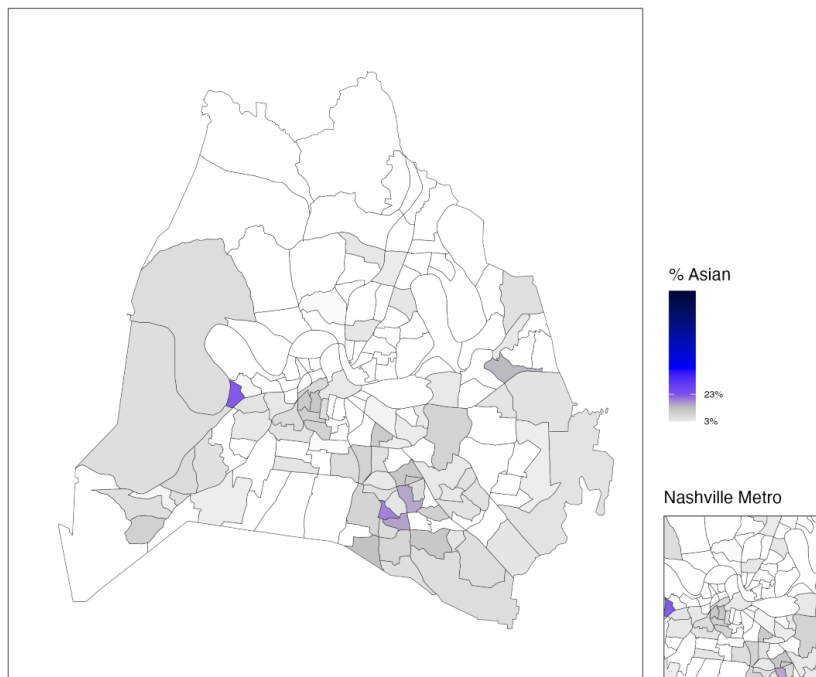
Davidson County



Source: 2017 5-Year ACS, Tigerline

## Asian Households

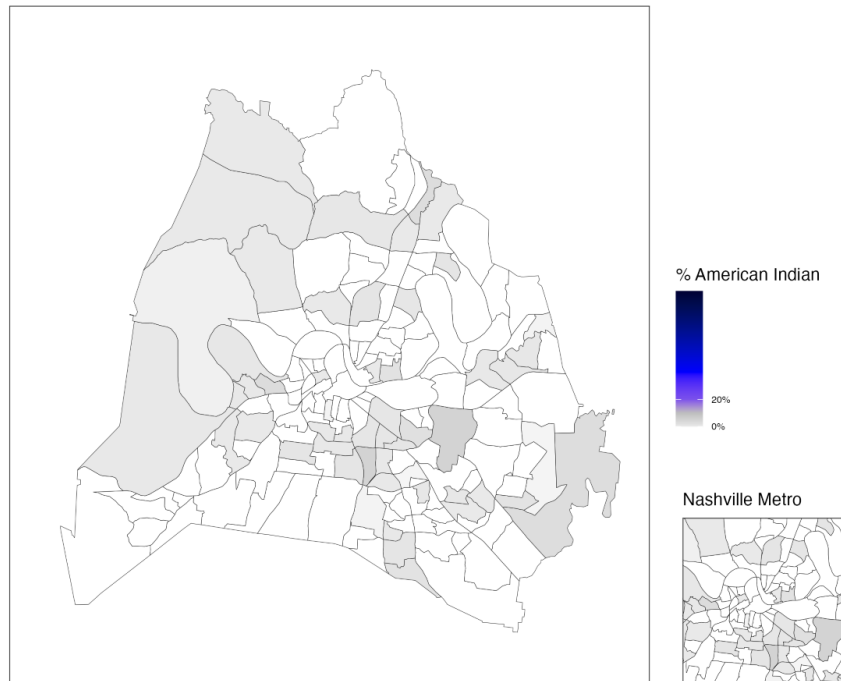
Davidson County



Source: 2017 5-Year ACS, Tigerline

## American Indian Households

Davidson County

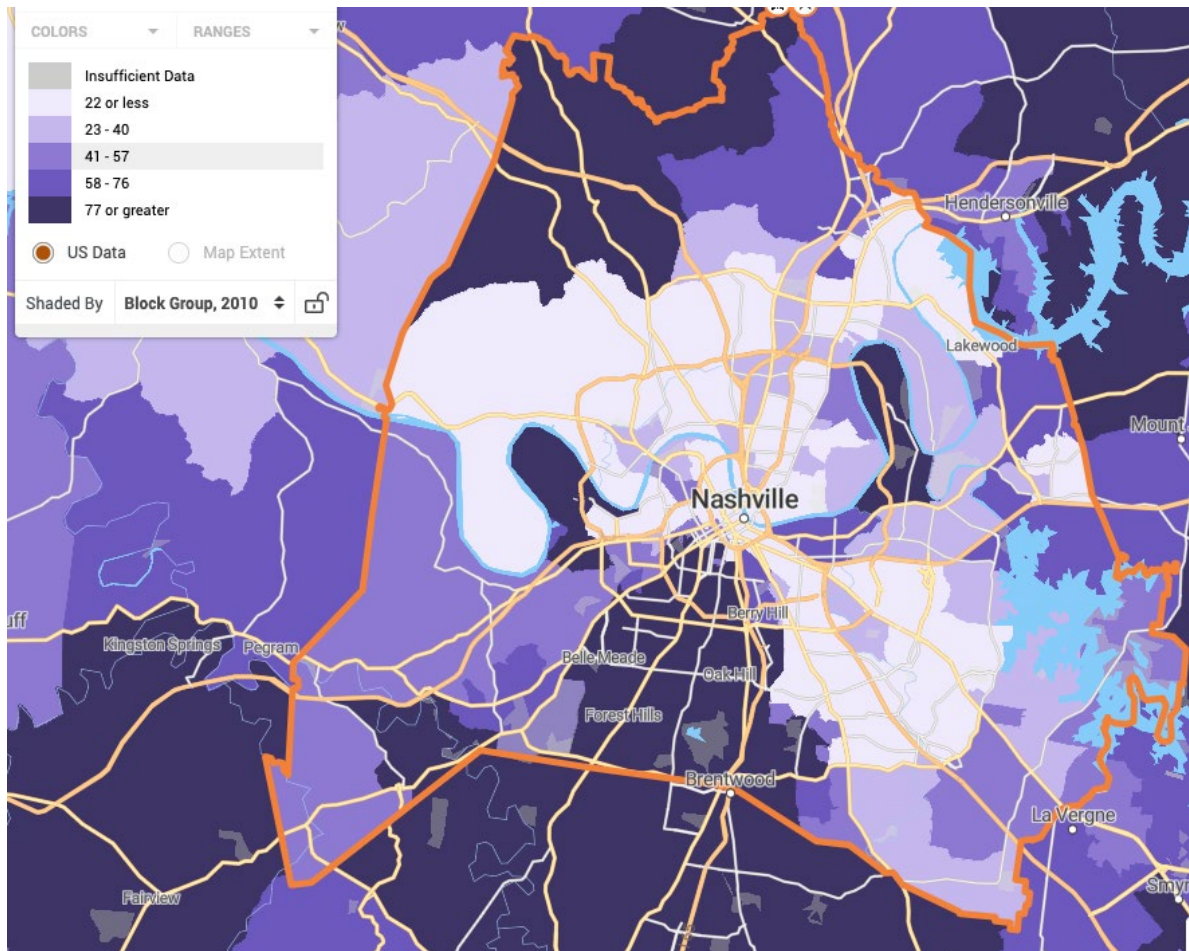


Source: 2017 5-Year ACS, Tigerline

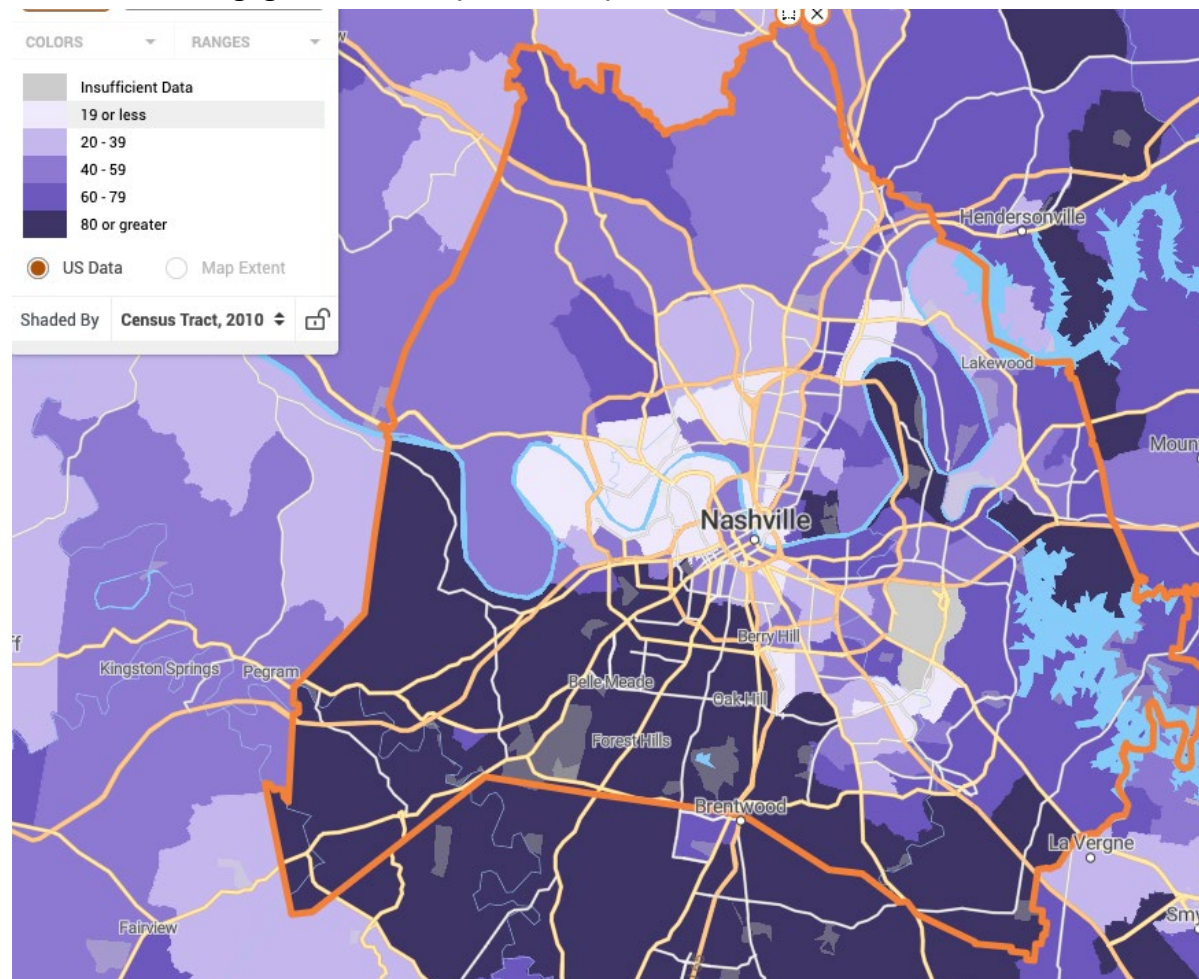
### What are the characteristics of the market in these areas/neighborhoods?

The maps below reveal a strong connection between higher poverty areas, access to quality schools, and access to the labor market. These areas are also segregated between white populations (better school performance, greater access to the labor market, less exposure to poverty) and other racial and ethnic populations (lower school proficiency indices, less access to the labor market, and a greater exposure to poverty).

### School Proficiency Index (HUD, 2015)



## Labor Market Engagement Index (HUD, 2015)



### Are there any community assets in these areas/neighborhoods?

These areas are culturally rich and historically significant. The North Nashville area is home to three Historically Black Colleges and Universities – Fisk, Meharry Medical College, and Tennessee State University. Many of these areas border Nashville’s thriving downtown and/or are major transit corridors. Also, many of these areas are in the Nashville Promise Zone.

On June 6, 2016, Nashville was named a Promise Zone community. The Nashville Promise Zone boundary is 46-square miles and includes North Nashville and several of MDHA’s public housing properties, which are highly segregated, as well as part of the Nolensville Road corridor where the Hispanic population is concentrated. A close partnership between MDHA and five (5) Community Partners work collaboratively to address the goals of creating jobs; increasing economic activity; improving educational opportunities; reducing violent crime; increasing access to affordable housing; and improving community infrastructure. One of the benefits of receiving Promise Zone designation is the ability of organizations that serve residents in the

Promise Zone to receive preference points in certain federal funding opportunities announced by Promise Zone partner agencies.

Listed below are high priority recommendations from the “Affordable Housing Task Force Report 2021” that when implemented will increase access to opportunity for residents in these areas. These include:

### **Public Land**

Strategically leverage underutilized publicly owned lands to create housing in areas of opportunity. Include Metro, Metropolitan Development and Housing Agency (MDHA), Metro Nashville Public Schools (MNPS), Nashville Electric Service (NES), Metro Water Service (MWS), and WeGo assets for strategic development with geographic and operational synchronicity. Lead strategic acquisitions in conjunction with planned investments and dispose of non-buildable land as part of a revenue creation plan for affordable housing.

### **Invest in Envision and Improve Impact of Vouchers**

Financially support the MDHA Envision development to create mixed use, mixed income communities. Encourage collaboration and community engagement to incorporate neighboring assets into redevelopment process. Identify resources and systems needed to maximize the impact of HUD vouchers, with an emphasis on very low income (VLI) and unhoused residents.

### **Services**

Integrate wraparound services with housing beyond initial placement to ensure long-term housing stability.

### **Transit Oriented Development**

Create Transit Oriented Development Districts (TOD) Tax Increment Financing (TIF) districts around all planned transit centers.

### **Pathways to Equitable Homeownership**

American Rescue Plan (ARPA) funding for Collective or Shared Equity Ownership Housing and an Equitable Homeownership Network. The Shared Equity Ownership Housing will increase homeownership opportunities and housing security for Black and brown families by lowering the entry price through unique financing modes and will require units to remain affordable for a minimum of 30 years. The Equitable Homeownership Network will focus on removing barriers to homeownership for Black

and brown families by increasing access to affordable financial services and connecting families to financial literacy, mortgage counseling and fair housing counseling programs.

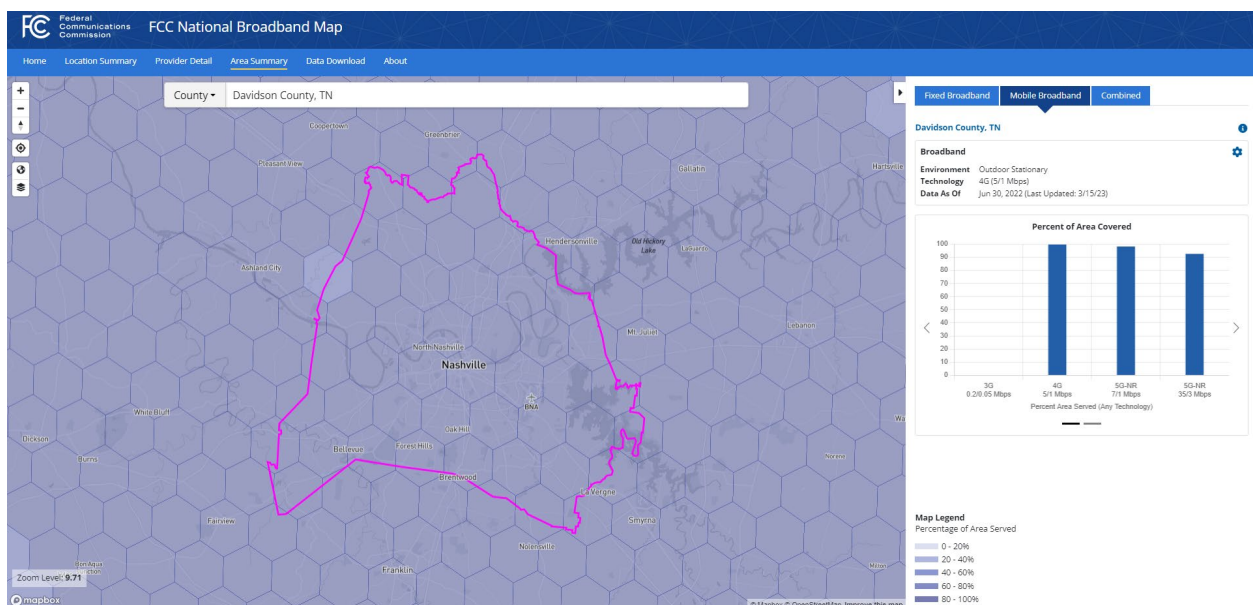
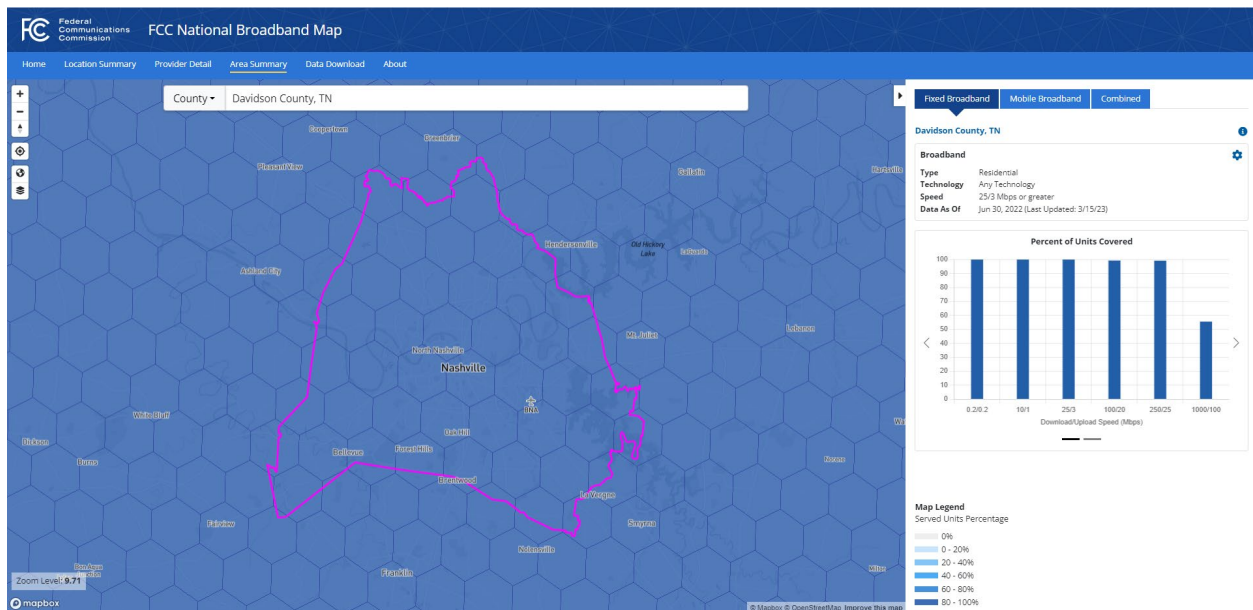


## MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to information provided by the Federal Communications Commission, the County has 100% service coverage through fixed and mobile broadband connections.

### Federal Communications Commission Data Area Summaries for Fixed and Mobile Broadband





However, while connections may be physically available in all areas, it does not guarantee that broadband connections are accessible by all residents. The State of Tennessee administers the Broadband Accessibility grant to address gaps in broadband accessibility. The Program is designed to offset the capital expenses in the deployment of broadband in unserved areas. The goal of this program is to facilitate broadband access to all Tennesseans while promoting practices that increase deployment and encourage adoption. Funds will be targeted to areas that are unlikely to receive broadband service without grant funding. Through this grant program Tennessee has invested approximately \$45 million dollars over the last three years, with total grant allocation increases year over year. For FY2021 broadband funding has been proposed to increase again to \$25 million.

Further, stakeholders consulted about access to broadband have emphasized that digital inclusion needs to be a focus to ensure that low-moderate income households have the means to connect to the internet and all residents have the technical skills to best use the technology. Other challenges may include language barriers, lack of access for people with disabilities, lack of technical support. The County is currently engaged in asset mapping to give a clearer picture of what digital inclusion looks like for residents.

The ConnectHome Initiative, administered by MDHA's Recapitalization Department, narrows the digital divide by bringing digital literacy training, high-speed broadband access, and ongoing support to low-income families living in MDHA communities. ConnectHome represents a national collaboration between businesses, nonprofits and governmental organizations with generous in-kind services. MDHA's Community Engagement Partnership Manager oversees this program with a focus of providing devices, training, and connectivity for 1,000 youth in a targeted community. Additionally, MDHA has partnered with the Nashville Public Library to implement a Senior Tech Academy that provides digital literacy training and devices to seniors. During the COVID pandemic the Senior Tech Academy focused on provide technology kits that support health resources access via telehealth that include tablets, thermometers, automatic blood pressure cuffs, etc.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

According to the FCC data available on its website, the Nashville-Davidson-Murfreesboro-Franklin, TN Metro area has 34 fixed broadband providers and 5 mobile broadband providers. Stakeholders have opined that competition is always helpful for pricing, but that generally adequate competition exists. Rather than competition, there is a need for collaboration between internet service providers, the government, and nonprofits to ensure that the basic needs for broadband connection are met for all residents – from coverage to cost to skills.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

In recent years, inland flooding has continued to be the most impactful natural disaster in Tennessee. Changes in precipitation patterns have led to increased heavy rains for longer sustained periods, resulting in an increase in flooding events. The heavy rain events create flooding impacts in two ways: 1) flash floods due the volume of rainfall; 2) riverine flooding resulting from run-off for sustained heavy rains and increased flooding upstream. Further, over the past 20 years, data trends show that straight-line wind activity and tornados, especially EF-3, 4 and 5, have steadily increased across the southeastern states.

In recent years, Davidson County has been included in the following FEMA declared disasters:

December 22-27, 2022 – Severe Winter Storm – (4691-DR-TN)

December 10-11, 2021 – Severe Storms, Straight-line Winds, and Tornadoes – (4637-DR-TN)

March 27 - April 3, 2021 - Severe Storms, Tornadoes, and Flooding – (4601-DR-TN)

May 3 – 4, 2020 – Severe Storms, Straight Line Winds, Hail, and Flooding – (4550-DR-TN)

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Generally, more vulnerable and LMI populations are at greater risk of being impacted by natural disasters, especially flooding, due to geographic location, housing structure, or both. Historic zoning policies and demographic migration trends have resulted in low income and minority populations often residing in more undesirable and low-lying areas that are more prone to flooding or are closer to floodplains. These areas also tend to be where trailer parks and mobile homes are located, putting them at greater risk. Mobile homes and manufactured housing units are typically more affordable for LMI populations, but the lack of a foundation and/or other structural elements puts those living inside these units at greater risk of straight-line wind activity and tornados, as well.

The U.S. Department of Housing and Urban Development (HUD) announced in the spring of 2022 that Davidson County would receive \$5,151,000 in funding to support long-term recovery efforts following disaster declaration 4601-DR-TN. The county also received a supplemental allocation of \$3,367,000 for the same disaster event as announced by HUD on Nov. 3, 2022. These funds are administered by MDHA on behalf of the Metropolitan Government of Nashville and Davidson County.

The Federal Register notices for both allocations, 87 FR 31636 and 88 FR 3198, specify that 100% of the funding allocation must be spent in the Most Impacted and Distressed (MID) area. Both Federal

Registers indicate this area to be Davidson County, however, HUD provided a memorandum to the county, dated March 2022, which indicated that the MID was ZIP Code 37211. The per capita income (\$32,497) for 37211 is less than the per capita income for Davidson County (\$40,962) overall.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan identifies the priority needs and funding goals for the Metropolitan Government of Nashville-Davidson County Consolidated Plan and describes the strategies that will be undertaken over the next five years to address these needs. The Strategic Plan is shaped by the Needs Assessment, Market Analysis, and public consultation.

The following sections are included in the Strategic Plan:

#### Priority Needs

Priority needs are the needs that will be addressed by the goals outlined in the Strategic Plan, as well as the rationale for establishing allocation priorities, is included.

#### Influence of Market Conditions

This section includes a discussion on how the characteristics of the housing market influenced decisions on using funds for rental assistance, the production of new units, rehabilitation of existing units, and the acquisition of units.

#### Anticipated Resources

The estimated resources that are expected to be available to address priority needs are provided in this section.

#### Institutional Delivery System

This section describes the framework for how MDHA will carry out the administration of the Plan.

#### Goals

In this section are the specific goals for addressing the priority needs with outcome indicators.

#### Public Housing

How the Plan will meet the needs of public housing residents and public housing development is discussed in this section.

#### Barriers to Affordable Housing

This section outlines strategies for ameliorating any negative effects of public policies that serve as barriers to affordable housing identified in the Market Analysis. Barriers considered include: tax policies affecting land and other property, land use controls, zoning ordinances, and policies that affect the return on residential investment.

#### Homelessness Strategy

The Homelessness Strategy describes strategies for reducing and ending homelessness through outreach, shelter activities, rapid re-housing, and homeless prevention and the consideration of housing and supportive services needed in each stage of the process.

#### Lead-Based Paint Hazards

How MDHA will address lead-based paint hazards is presented in this section.

#### Anti-Poverty Strategy

The Anti-Poverty Strategy summarizes initiatives for reducing the number of poverty-level families in Nashville.

#### Monitoring

This section describes the standards and procedures MDHA will use to monitor projects and programs and ensure long-term compliance with program requirements.

## **SP-10 Geographic Priorities – 91.215 (a)(1)**

### **Geographic Area**

No geographic target areas have been identified. Funds will be distributed throughout the County based on need and in accordance with program regulations.

### **General Allocation Priorities**

**N/A**

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 41 – Priority Needs Summary

1	<b>Priority Need Name</b>	Construct New Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	New Affordable Housing Opportunities
	<b>Description</b>	Because the need for more affordable housing units was by far the top priority for the community, all HOME funding (less 10% for Administration) will be used for new construction. Further, more rental housing was identified as a larger need than homeownership and priority will be given to construct new rental housing targeted to households with incomes ≤60% of AMI.
	<b>Basis for Relative Priority</b>	This was the highest ranked need according to public input. More affordable housing units.

2	<b>Priority Need Name</b>	Address Housing Barriers
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	New Affordable Housing Opportunities
	<b>Description</b>	To ensure that persons who need affordable housing the most (particularly persons with protected characteristics) can access it, CDBG funds will be used to support fair housing activities designed to inform persons of their fair housing rights and help them identify and report housing discrimination.
	<b>Basis for Relative Priority</b>	Consultation indicated that persons with protected characteristics are most often in need of affordable housing and that housing discrimination is a barrier to accessing housing opportunities.
3	<b>Priority Need Name</b>	Retain Affordable Housing Stock
	<b>Priority Level</b>	High



	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Preservation
	<b>Description</b>	Because of Nashville's growth and the loss (and potential further loss) of affordable housing, CDBG funds will be used to preserve existing affordable housing for homeowners and renters to help LMI households remain in their homes. Housing rehab programs will be available countywide.
	<b>Basis for Relative Priority</b>	Public input for this Plan revealed numerous stories of how "people have been pushed out of their homes" because they could not afford to remain in their homes or felt pressure from the surrounding development. Once housing is lost, it is difficult to secure other affordable housing.
<b>4</b>	<b>Priority Need Name</b>	Maintain Housing Stability
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Preservation

	<b>Description</b>	For persons with very low incomes ( $\leq 30\%$ AMI), maintaining housing stability keeps them from at risk of becoming homeless since the ability to obtain affordable housing is extremely challenging for persons in this income range once housing is lost.
	<b>Basis for Relative Priority</b>	While there is a great need for retain existing housing stock due to the shortage of affordable housing in Nashville, there is an equally great need to help low income renters remain in their housing.
<b>5</b>	<b>Priority Need Name</b>	Assist Homeless Persons & Persons with HIV/AIDS
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Chronic Homelessness Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support for Homeless & Persons with HIV/AIDS
	<b>Description</b>	All funding from ESG and HOPWA will be used to address this need. ESG funds will be used to support homeless shelters with operations and essential services, street outreach efforts, rapid re-housing and homeless prevention assistance, and HMIS data collection and reporting. HOPWA funds will provide assistance for short-term rent, mortgage, and utilities; facility operations/permanent housing; tenant based rental assistance; emergency short-term/transitional housing; and supportive services.
	<b>Basis for Relative Priority</b>	Persons who are homeless and persons with HIV/AIDS are the City's most vulnerable populations.
<b>6</b>	<b>Priority Need Name</b>	Support Services that Provide Stability

	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Non-housing Community Development Mentally Ill Chronic Substance Abuse Veterans Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	N/A
	<b>Associated Goals</b>	Essential Services for LMI and Vulnerable People
	<b>Description</b>	CDBG funds will support services that provide stability to LMI and vulnerable populations. These services may include summer youth programs, mental health services, housing services, fair housing support, and others. As an example, youth Services are those services or youth ages 6-18 from LMI households. Summer youth programs provide new or enhanced activities that will further participants' interest academic, artistic, and athletic interests, and promote job skills development and/or healthy lifestyles and provide safe spaces for youth to learn and grow.
	<b>Basis for Relative Priority</b>	Constructive youth programming helps address generational poverty and youth crime. Comments from the public echoed the need for more programs for youth.
7	<b>Priority Need Name</b>	Invest in Underserved Areas
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Neighborhood Revitalization
	<b>Description</b>	CDBG funds will be invested in low income, underserved areas to provide basic infrastructure needs, such as sidewalks or bus stops, and to construct or expand public facilities, such as community assistance or parks
	<b>Basis for Relative Priority</b>	The 2017 fair housing analysis showed that low-income areas are segregated by race or ethnicity, and persons living in these areas have high rates of exposure to poverty and crime, very limited access to good schools or healthy foods, and rely on public transportation.

### Narrative (Optional)

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>CDBG and HOME funds will not be used for TBRA. Instead, these funds will be used for home rehab and new construction. HOME is the only source of federal funds directly awarded to Nashville for new construction. Utilizing these funds for TBRA would reduce the amount of funding available to develop new affordable housing.</p> <p>In Nashville, MDHA’s Rental Assistance Department administers voucher programs (Housing Choice Vouchers, Shelter Plus Care, VASH). Because of Nashville’s growth and the rise in rents, it is challenging for voucher-holders to locate housing. MDHA is actively recruiting new landlords to participate in the program and incentives are provided to landlords to accept VASH, EHV, and CCD vouchers.</p>
TBRA for Non-Homeless Special Needs	HOPWA funds are allowed to be used for TBRA.
New Unit Production	Because of the need for new affordable units, all HOME funds will be used for new construction.
Rehabilitation	With the drastic change in home values and the resulting or potential displacement of LMI families, CDBG funds will be used for rehab programs. A particular challenge is limited contractors to participate due to opportunities available on other construction projects in town, and this adversely impacts the pace of rehab programs.
Acquisition, including preservation	Acquisition of land is an eligible cost under the HOME program; however, acquisition is not currently proposed for CDBG.

**Table 42 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

Anticipated Resources and proposed Project Budgets are based on 2023 Allocations, which HUD released on February 27, 2023. If these allocations are modified by HUD, then the amounts indicated for Strategic Goals and Project Budgets will be adjusted proportionately. Details regarding specific activities to be funded are provided in the 2023 Action Plan. CDBG Program Income (PI) is estimated and is the average amount of PI collected for the program. HOME PI reflects PI as of March 2023.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$4,922,781.00	\$208,404.00	\$0.00	\$5,131,185	\$20,524,740.00	Expected amounts reflect level funding based on 2023 allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$2,767,733.00	\$378,840.00	\$0.00	\$3,146,573	\$12,586,292.00	Expected amounts reflect level funding based on 2023 allocations.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$2,389,060.00	\$0.00	\$0.00	\$2,389,060	\$ 9,556,240.00	Expected amounts reflect level funding based on 2023 allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$445,903.00	\$0.00	\$0.00	\$445,903.00	\$ 1,783,612.00	Expected amounts reflect level funding based on 2023 allocations.

**Table 43 - Anticipated Resources**



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

Leverage

MDHA attempts to use federal funds to leverage additional resources in several ways. Except for homeowner rehab assistance, applications for funding should demonstrate the ability to leverage funds. This is part of the Financial Capacity evaluation criteria for requests for proposals. MDHA's grant writer researches Federal, state, local, and private funding opportunities to apply for funds that further MDHA's mission based on the priorities established in the Consolidated Plan and Public Housing Plan.

To leverage HOME dollars, MDHA continues efforts to fund projects that leverage other resources for affordable housing development. For example, recently funded projects leveraged funds from U.S. HUD/SHOP Grant, Federal Home Loan Bank AHP funds, private funds from corporations, foundations, churches, and individuals. Additionally, the Barnes Fund, Nashville-Davidson's local Housing Trust Fund, makes funds available that are used to leverage HOME dollars. Another opportunity to leverage HOME funds is with Low Income Housing Tax Credits (LIHTC). MDHA actively pursues other funding opportunities to leverage HOME and CDBG funds to create affordable housing through the Community Reinvestment Act (CRA), HUD-insured loans, the Rental Assistance Demonstration (RAD) program, and the State Housing Trust Fund (HFT). Where appropriate, leverage may be achieved through supportive services provided by partners.

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

Metro has established a Community Land Trust to acquire property and preserve it for long-term affordability. Along with seed funding to launch the Community Land Trust, Metro has donated 15 properties. The first property was completed in February 2022. Located in North Nashville, this property will extend the opportunity of homeownership to low- and moderate-income community members in Nashville. The Metro Housing Division is currently doing an evaluation of all potentially surplus Metro Properties to determine their suitability for use in affordable housing. Additionally, Metro has made properties available to nonprofit partners to be utilized in conjunction with affordable housing projects utilizing Barnes Housing Trust funds. A total of 84 Metro owned lots have been awarded through the Fall 2021 funding cycle.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MDHA	PHA	Public Housing Rental	Jurisdiction
Metropolitan Government of Nashville-Davidson County (Metro or Metro Government)	Government	Ownership Rental	Jurisdiction
Metro Social Services/Homeless Impact Division/Metro Homeless Planning Council	Government	Homelessness	Jurisdiction

Table 443 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

MDHA directly administers the CDBG Homeowner and Rental Rehab programs as well as the Weatherization Assistance Program. For the rehab/weatherization programs, the availability of quality contractors is limited to Nashville's construction boom. For other HOME-funded activities, MDHA awards funds for new construction projects to nonprofit, including Community Housing Development Organizations (CHDOs) and for-profit developers. Because of the strength of non- and for-profit developers, smaller or inexperienced nonprofits are at a disadvantage when competing for funds and are challenged in building capacity.

Because Metro Government also makes funding available to nonprofits, it is critical that MDHA and Metro align programs, especially since funding from both sources are often used in the same project. Staff collaborate on program priorities and serve on the other agency's review committee.

For other formula grants – CDBG, ESG, HOPWA – funds are awarded to nonprofits on a competitive basis. However, MDHA may choose to implement a public improvement project. For competitive funds, requests for funding usually outweigh the amount of funds available. Fortunately, Nashville has a cadre of qualified nonprofit partners.

Due to the uncertainty of Federal funding, which in recent years has not been known or available before the beginning of the program year, MDHA does not enter into contracts, and often does not issue requests for proposals, until grant agreements have been executed.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		X
Legal Assistance	X	X	X
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X		X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			

**Table 45 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The street outreach providers in Nashville are a strong group for advocacy and counselling that engage and represent people experiencing literal homelessness, especially people who are chronically homeless, people with mental health issues, unaccompanied youth, and Veterans.

Neighborhood Health, the main community provider for health care, runs two clinics that are mainly focused on people experiencing literal homelessness. In addition to employing outreach staff to bring people to those clinics, they regularly park their mobile health clinic at a popular meal site frequented by people experiencing homelessness.

The Metro Homeless Impact Division (MHID) is Nashville's homelessness data manager and lead in providing solutions and expertise in reducing Nashville homelessness. MHID manages the city's response by serving as a central hub that collaborates with multiple community partners, coordinates services to be provided by non-profit organizations and creates solutions to help provide safe and stable living options and support for those experiencing homelessness. Though not a direct services organization, MHID coordinates a community response to street homelessness through its homeless outreach team and leads efforts to continue to improve our community's Coordinated Entry System, also known as the housing pipeline.

Persons living with HIV/AIDS are provided services through the network of sponsor agencies in the Metropolitan Statistical Area, which includes Davidson and 12 surrounding counties. These services include short-term rent, mortgage and utility assistance (STRMU), facility based housing, TBRA, emergency short-term/transitional housing, and supportive services to include case management, nutritional needs, legal aid, etc. Case managers from sponsor agencies help to guide their clients throughout the network of available assistance programs, such as Ryan White Part B and HOPWA to provide the most comprehensive level of assistance for housing, health and supportive needs.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

There is no sustainable funding source to pay for support services for special needs populations.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Further strengthening community written standards for the CoC, ESG, and CES will improve service delivery expectations among provider agencies. In addition, the housing navigation process is improving and new agencies are showing interest to participate. Housing navigation is one of the core functions of the local coordinated entry system.

Service providers want improved communications to assure better coordination between systems (e.g., hospitals, health care, mental health, and correction). The community is especially interested in improving the efforts to link people released from jails and prisons with available systems to help overcome significant barriers to housing (background issues). Continuing to improve the CES for all populations should demonstrate the need for a variety of services and housing intervention and overcome current competitive efforts among different provider services. The city needs to put forth a

lot of educational effort on entry points and how the different systems can play a role in identifying people experiencing homelessness and those at risk of immediate homelessness as early as possible.

While all these coordination efforts are certainly needed, the city and community must continue to develop strategies to address the affordable, low-income housing crisis for people at or below 60% AMI. With the sharp increases in housing costs and decreases in vacancies the urgency of affordable housing opportunities – especially for the county’s lowest income earners continues to intensify.

HIV/AIDS sponsors within Nashville-Davidson County will reach out to expanded MSA support agencies to ensure updated communication and outreach is available to HIV/AIDS clients that may not live within the Davidson County core area. One local MSA agency provides programs and services for HIV/AIDS clients across the MSA.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	New Affordable Housing Opportunities	2023	2028	Affordable Housing Non-Housing Community Development	N/A	Construct New Affordable Housing Address Housing Barriers	HOME: 12,586,292.00	Rental units constructed: 200 Household Housing Unit  Homeowner Housing Added: 40 Household Housing Unit
2	Affordable Housing Preservation	2023	2028	Affordable Housing Public Housing Non-Housing Community Development	N/A	Retain Affordable Housing Stock Maintain Housing Stability	CDBG: \$13,175,075.00	Rental units rehabilitated: 10 Household Housing Unit  Homeowner Housing Rehabilitated: 400 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Support for Homeless & Persons with HIV/AIDS	2023	2028	Homeless Non-Homeless Special Needs	N/A	Assist Homeless Persons & Persons with HIV/AIDS	HOPWA: \$9,556,240 ESG: \$1,783,612	Tenant-based rental assistance / Rapid Rehousing: 1625 Households Assisted (ESG)  Homeless Person Overnight Shelter: 10000 Persons Assisted (ESG)  Homelessness Prevention: 875 Persons Assisted (ESG – includes outreach)  HIV/AIDS Housing Operations: 1820 Household Housing Unit (HOPWA)  Other: 10625 Other (HOPWA)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Essential Services for LMI and Vulnerable People	2023	2028	Public Housing Non-Housing Community Development	N/A	Create Economic Opportunities for LMI Persons Support Youth Programs	CDBG: \$6,922,070	Public service activities other than Low/Moderate Income Housing Benefit: 8500 Persons Assisted
5	Neighborhood Revitalization	2023	2028	Non-Housing Community Development	N/A	Invest in Underserved Areas	CDBG: \$6,922,070	Other: 9 Other

**Table 464 – Goals Summary**

### Goal Descriptions

1	Goal Name	New Affordable Housing Opportunities
	Goal Description	Increase the number of decent, safe affordable units and help LMI households access affordable housing.
2	Goal Name	Affordable Housing Preservation
	Goal Description	Preserve existing affordable housing units and help LMI tenants and homeowners retain housing.
3	Goal Name	Support for Homeless & Persons with HIV/AIDS
	Goal Description	Support facilities and services for homeless persons and persons with HIV/AIDS.



4	Goal Name	Essential Services for LMI and Vulnerable People
	Goal Description	Provide services that support basic needs and expansion of opportunity for low-moderate income and vulnerable people.
5	Goal Name	Neighborhood Revitalization
	Goal Description	Revitalize distressed neighborhoods and underserved areas.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

HOME regulations define extremely low income as 30% AMI; very low income as 50% AMI; and low income as 80% AMI. Over the Five-Year period, MDHA estimates that it will provide new rental housing for 200 low income, very low income, and extremely low income families, with the maximum income served at 60% AMI. An additional 40 new affordable for-sale homes will be created for incomes up to 80% AMI. Approximately 400 homes occupied by or rented to LMI households will receive rehab assistance.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Not applicable. MDHA does not have a Section 504 Voluntary Compliance Agreement.

### **Activities to Increase Resident Involvements**

MDHA provides several opportunities for residents to become more involved in management and to participate in homeownership programs:

- Two public housing residents are appointed to the seven member MDHA Board of Commissioners.
- Each property has a resident association that actively engages the residents and coordinates activities with property management. The president of each resident association meets with MDHA leadership annually to review the PHA Annual Plan.
- At each monthly MDHA Board meeting, a property manager and a resident association president are invited to address the Board and provide updates on activities occurring at their properties and relay needs to the Board.
- MDHA's "Envision" process encourages residents to participate in the master planning process for their sites and specific meetings are held to obtain their input.

MDHA's Affordable Housing Department and Rental Assistance Department offer self-sufficiency programs that create pathways to homeownership. The Family Self-Sufficiency (FSS) Grant Program is a long-term initiative that encourages and assist residents in achieving individualized goals, attain financial independence and home ownership, for those who seek to become homeowners. Intensive goal-driven case management and making linkages for wrap-around services are fundamental components of this initiative. The types of services received through the grant programming are much like those offered by the other MDHA Social Services Coordinators.

Some of the hallmarks of all of MDHA's services and self-sufficiency programing include but are not limited to: helping families increase household income; techniques for reducing and/or eliminating the need for government assistance; improving credit scores; expunging charges; achieving higher levels of education; enhancing job training and employability skills; improving overall health/wellbeing; improving money management/financial literacy; homeownership classes; increasing savings and reducing/eliminating debt etc.

Another hallmark of the Social Services Team's self-sufficiency programing includes assisting residents become first-time homeowners. First, a long-term plan is developed for each participant with the goal of homeownership. The assistance of valuable partnerships formed specifically to assist residents become homeowners is an essential component to this programming. The services associated with our

homeownership programming include but are not limited to: enrolling participants in homeownership classes, linking participants to organizations that match the dollars participants save for homeownership, assisting with credit repair and reducing debt, fostering relationships with quality lenders, helping participants determine the best home for their family's needs and financial resources, assisting with the gathering of documents for the mortgage process, providing "sweat equity" on behalf of residents approved for homeownership by Habitat for Humanity and helping residents establish a post-purchase budget that's instrumental in managing the new responsibilities of homeownership etc.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No. As of the latest assessment, MDHA is considered a high performer.

**Plan to remove the 'troubled' designation**

Not applicable.

## SP-55 Barriers to affordable housing – 91.215(h)

### Barriers to Affordable Housing

The fair housing consultation conducted during the development of this plan identified Census tracts in Davidson County reflecting disparities in access to opportunity. These areas tend to be segregated by race or ethnicity and have high rates of poverty. There is a strong correlation between living in higher poverty areas and lower school performance, lower access to the labor market, greater reliance on public transportation, greater concentrations of public housing, and food deserts.

The following are the negative effects of public policies that have been identified as barriers to affordable housing during the consultation process and in ongoing discussions on the City's affordable housing crisis.

*-Availability and cost of land:* Land is at a premium, especially along transportation corridors and near services and commercial activity where it is desirable to create affordable housing in these areas so that LMI households have greater access to transportation and other opportunities. However, the cost of land makes it financially challenging to create affordable housing without a subsidy or incentive. Consultation noted that it is nearly impossible to develop housing in the County's core if land needs to be acquired at market prices.

*-Lack of mandatory inclusionary zoning:* The State of Tennessee prohibits Nashville and any local government from enacting an ordinance that would place requirements regarding inclusionary, affordable, or below market value housing when entitlements, variances, or any other form of permit or authorization is sought from the local government.

*-Zoning/density:* Zoning or density requirements sometimes make affordable housing development infeasible. Conversely, "down zoning" prevents certain types of housing from being constructed.

*-Scarcity of funding:* Since 2010, Federal funds for affordable housing have been stagnant, decreasing, or experiencing only incremental growth that does not keep up with the rising costs of housing development and preservation. The impact of the COVID-19 pandemic on the construction industry has resulted in historically high prices, labor shortages, and supply chain disruption. A main source of affordable housing rental development, the 9% LIHTCs, is awarded on a competitive basis limiting the extent of use in Davidson County.

*-Prohibition on local hire requirements:* The State of Tennessee prohibits localities from requiring that contractors working on city-funded construction projects hire local residents, which would allow local residents opportunities to earn wages and assist with housing costs.

In addition to these policies, other barriers to affordable housing include:

- Negative perception (NIMBYism)

- Housing discrimination based on protected classes
- Criminal history
- Credit challenge
- Source of Income

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

- Strengthen and increase the Barnes Housing Trust Fund with a sustainable, reliable revenue source.
- Strategically leverage underutilized publicly owned lands to create housing in areas of opportunity. Include Metro, Metropolitan Development and Housing Agency (MDHA), Metro Nashville Public Schools (MNPS), Nashville Electric Service (NES), Metro Water Service (MWS), and WeGo assets for strategic development with geographic and operational synchronicity. Lead strategic acquisitions in conjunction with planned investments and dispose of non-buildable land as part of a revenue creation plan for affordable housing.
- Seed a Catalyst Fund for opportunistic investments, prioritizing preservation of expiring subsidized and naturally occurring affordable housing.
- Invest in Metro's capacity and capability to identify and implement ongoing, housing specific solutions. This includes data management and a coordinated, global housing strategy with executive leadership and robust staffing. Data management should provide the basis for accountability and inform policy and funding decisions ranging from homelessness to affordable housing.
- Build dedicated revenue for affordable housing creation and preservation by pursuing additional revenue streams. This can include many small revenue streams that, over time, will fund reliable, substantial funding pools for various funding programs.
- Identify and collaborate with regional and statewide allies to build state support for local community solutions. Develop strategies to partner with the state more effectively, especially where interests clearly overlap.
- Improve and expand Payment in Lieu of Taxes (PILOT) to support Low Income Housing Tax Credits (LIHTC) developments and Non-LIHTC developments to fund long-term housing options in partnership with nonprofit and private developers.
- Reduce barriers to developing strategic and appropriate density that includes affordable housing. Educate residents on how to be better neighbors and build evolving communities.
- Financially support the MDHA Envision development to create mixed use, mixed income communities. Encourage collaboration and community engagement to incorporate neighboring assets into redevelopment process. Identify resources and systems needed to maximize the impact of HUD vouchers, with an emphasis on very low income (VLI) and unhoused residents.
- Continue to allow acquisition as an eligible expense of HOME and Barnes Funds.
- Continue to leverage public funds to create more units.
- Consider establishing flexible admission policies for persons with a criminal history by using actual conviction history rather than criminal affidavits or arrest records.

- The Community Land Trust will attempt to continue acquisition and preservation of property.
- Continue to provide density bonuses for affordable housing.
- Publicize tax relief/abatement programs such as property tax exemption benefits for affordable housing provided to low-income persons with disabilities or elderly that is financed by HOME and other eligible sources (as provided in T.C.A. 67-5-207); and Metro's Tax Freeze program for low income homeowners.
- Prioritization for Departmental review of certain permit applications and related reviews for qualifying affordable housing developments.
- Continue to explore public/private partnerships.
- Consider developing a public awareness campaign to combat NIMBYism.
- Continue to provide CDBG funding for Fair Housing Counseling and Education.
- Continue to support re-entry and diversion programs.
- Continue to promote financial counseling/literacy programs.
- Promote existing and developing housing navigator programs that connect LMI people to housing units and help them navigate support systems.
- Work with landlords to better understand housing subsidy programs and promote participation through landlord incentive programs.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The Metro Homeless Impact Division (MHID) has a homeless outreach team that coordinates within and outside Metro government to reach people who live outdoors. The outreach team has helped move Metro government response from an enforcement-only approach to an engagement-also focus. Government agencies are reaching out and reporting any concerns or complaints from the public regarding homeless encampments and other activities. MHID outreach then coordinates with other outreach teams and focuses on linking people with needed services and housing to address and de-escalate potential situations and avoid arrests.

Outreach teams meet monthly to discuss urgent issues and coordinate efforts. They are all trained in entering people into CE and participate in bi-weekly care coordination meetings to advocate for their most vulnerable clients.

Despite these outreach efforts, the lack of affordable housing in all neighborhoods and a continuing loss of low-income housing stock remains a barrier. In addition, landlords have tightened their eligibility requirements (criminal background, deposit requirements, etc.), which increasingly prohibit people from acquiring housing, even when they have the necessary income. Nashville's critical need for new PSH is exacerbated by the recent passage of Tennessee law SB1610, which expands the Equal Access to Public Property Act of 2012 to include city and county public property. Camping on any public property not designated for camping use is now a Class E felony in Tennessee.

Through HUD's Special NOFO in FY 2022, Nashville sought funding to expand services to persons experiencing unsheltered homelessness and access to housing via Stability Vouchers. To prepare an application for these funds, the Shelter Committee of the CoC worked through much of 2022 honing the city's Outdoor Homelessness Strategy, which encompasses a system-wide approach to prevent and end homelessness for people living in large encampments and other unsheltered locations. The methodology provides a road map for incorporating the Housing First model for permanent supportive housing (PSH) and decommissioning encampments. The Outdoor Homelessness plan contains solutions proposed by unsheltered and recently sheltered people, Metro government committees, and public comments from meetings regarding the budgeting of funds received from the American Rescue Plan. Although this city was not selected for an award, the foundations laid in 2022 forged strong partnerships that have set the stage for reducing unsheltered homelessness.

Starting in the fall of 2022, outreach workers, Metro agencies and an array of community partners embarked on a concerted effort focused on an encampment on the edge of Brookmeade Park, working with residents to move from the park into various housing options. Work began in February with residents of a second camp in Wentworth Park.

## **Addressing the emergency and transitional housing needs of homeless persons**

MHID continually works to improve the Coordinated Entry system (CE) to ensure people experiencing literal homelessness have access to housing.

The following strategies will help address needs:

- Quickly link people to emergency beds;
- Designate & fund an entity to manage the severe weather shelter program, via RFP with a mid-February deadline. This will streamline the operations and relieve Metro Social Services and MHID staff, freeing them up to provide needed direct services and focus on systems planning.
- Coordinate exit strategies that fill newly identified low-income affordable housing units with people who experience literal homelessness;
- Continue actions reducing the number of encampments in Nashville, creating pathways out of unsheltered homelessness.
- Educate providers across the CoC on eligibility requirements for different transitional and permanent housing to promote appropriate referral processes (ideally through the CE);
- Assist transitional housing providers to coordinate with other agencies if people leave their programs, so that they do not end up back in literal homelessness;
- Develop warm hand-off protocols to support people as they exit shelter and transitional housing beds;
- Link housing navigators with transitional housing providers to assist in housing search coordination;
- Share eligibility criteria to provide people in emergency shelters and transitional housing with options; and
- Continue to evaluate innovative approaches and best-practice solutions as options for Nashville. Such evaluations should include the benefits of developing bridge housing, navigation centers, safe havens, service centers, street medicine teams, night centers, etc. to address the needs of people who identify themselves as shelter-resistant.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The most urgent strategy is to develop low-income affordable housing and expand support services for the most vulnerable populations to avoid their return to homelessness. Developing new permanent supportive housing (PSH) units was among the recommendations of the Nashville Performance Study of Homelessness and Affordable Housing report of May 2022.



(<https://www.nashville.gov/sites/default/files/2022-06/Nashville-Performance-Study-Homelessness-Affordable-Housing.pdf?ct=1654192067#:~:text=Supportive%20Housing%20in%20Nashville%20over,lacked%20length%20of%20homelessness> )

Using analysis of data from 2017-2022, the report forecasts that producing 608 PSH units by 2027 will result in supply exceeding demand and thereby effectively end chronic homelessness in Nashville. Housing Retention Specialists are needed to assure a smooth transition from shelters and the streets and stability in permanent housing. These positions work with tenants on building community integration, accessing resources, life skills, landlord relations & lease obligations.

The first of many recent investments in reducing homelessness came from the Metro Council, allocating \$25 million for housing construction that will add approximately 90 new PSH units linked to social services. In addition, the Metro Council approved Nashville Mayor Cooper's proposal for a \$50 million Housing First Initiative. The funding initiative dedicates resources to Affordable Housing Gap Loans, Housing First support services, temporary housing, landlord engagement efforts and competitive grants for local support service providers. The awards from the Metro City Council align with the objectives of the HUD Special Notice of Funding Opportunity (SNOFO) to serve unsheltered individuals with severe social needs. <http://www.nashville-mdha.org/community-development/about-the-continuum-of-care/coc-unsheltered-notice-of-funding-opportunity-nofo-fy2022>

Metro also allocated \$25,000,000 from American Rescue Plan (ARPA) funds to MDHA to create an Affordable Housing Gap Financing Program (AHGF) that is designed to provide funds to Developers with shovel-ready projects with a funding gap due to increased construction costs/supply chain issues in exchange for their agreement to set-aside a minimum of two (2) percent of the units in the project to be leased to tenants with incomes at or below 30% AMI and an additional two (2) percent to be leased as permanent supportive housing for tenants referred via the CE process for a minimum of 20 years. Developers will also be required to adhere to the "Housing First" model.

To ease entry into the current inventory of rental units, landlord incentives need to be continued and enhanced. These include tax incentives, support services, increased fair market value of housing choice vouchers, and mitigation funds. Minor repairs by member landlords are now funded up to \$2,500 per unit, and up to \$500 is assisting with application fees for rental units. Other components key to success are landlord mediation services via the Nashville Conflict Resolution Center, move-in assistance, and furniture assistance.

Furthermore, the Nashville community identified the need for more investment in: Prevention; Intensive services through transitional housing programs for special needs populations (people in recovery, re-entry, domestic violence, youth); Permanent Supportive Housing; and Housing navigation services.

MHID provides housing navigation training to help streamline the process of assistance delivery. Housing navigation is at the core of an efficient coordinated entry system. Trained housing navigators

are service providers (e.g., social workers, case managers, and outreach workers) employed by local shelters, Metro Social Services, street outreach teams, mental health providers, and other providers encountering people experiencing literal homelessness. The housing navigator's job is to walk alongside people on their path from homelessness to housing and provide warm hand-offs to available housing and ongoing support services as needed.

Systems coordination is one of the big gaps identified by the community. Additional entry points, such as hospitals, mental and physical health care facilities, and criminal justice locations should be able to identify people experiencing homelessness and be included in CE, which would allow for improved cross-systems coordination.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The CoC must identify who should be prioritized for prevention and develop solid prevention and diversion efforts to reduce the flow of people into literal homelessness by helping them retain their current housing situation (as long as it is safe). A solid inventory on available prevention efforts should be readily available and accessible; this is best if updated online, as hard copies are often out of date soon after publication, due to shifts in funding available at provider agencies. Prevention strategies should include a special focus on people exiting the criminal justice system. The community recognizes a need for neighborhood-based homelessness prevention programs including a crisis response and stabilization team, and increased employment opportunities that provide temporary assistance and other services.

A specific focus should be given to the coordination efforts among different sectors such as hospitals, primary health care providers, correctional facilities, courts, mental health facilities, and other institutions to ensure that discharge protocols identify people at risk of homelessness and link them with crisis response and stabilization teams when available.

The following action steps should be considered over the next five years:

- Develop ongoing funding sources to invest into the Homeless Management Information System (HMIS) and Coordinated Entry system (CE) to ensure institutions are connected to CE and people at risk of homelessness are identified early;
- Establish buy-in to create a shared homeless resource guide including landlord lists and inventory of services;
- Support the 2Gen approach being utilized by Tennessee's Department of Human Services. Dealing with the whole family- parents and children – this accelerates social and economic

mobility by focusing on the 4 cornerstones of education/access to college, economic supports/workforce development, physical and mental health and well-being, and social capital.

- Expand the housing navigation program to link discharge personnel at institutions with housing navigators for people at risk of being released to literal homelessness;
- Invest in a crisis response and stabilization team that serves people across systems;
- Implement an alignment of discharge memoranda between different institutions and systems;
- Design an intervention and eviction prevention program;
- Develop a coordinated reunification program;
- Implement a referral and outreach/in-reach team. In-reach teams work directly with shelters, jails, hospitals to serve the most vulnerable populations and ensure they have the opportunity to participate in the coordinated entry process;
- Evaluate childcare options for people at risk of homelessness and those looking for jobs;
- Expand rapid re-housing programs to assist all populations;
- Create a diversion protocol and program linked to the CE;
- Invest in rental and utility assistance payments;
- Develop a designated funding source to supplement partner agencies' move-in costs;
- Support the development of a furniture fund;
- Create an education program to ensure service providers (including housing navigators) are informed about the available prevention efforts in Nashville-Davidson County; and
- Establish clear criteria with CE to prioritize at-risk households for available resources.
- Coordinate with systems that have a discharge procedure in place to prevent homelessness upon discharge: Foster Care, Mental Health Care, and Correctional Facilities.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

MDHA implements its housing related activities in accordance with all applicable HUD, EPA, and State of Tennessee regulations. When providing assistance under its housing rehab programs, MDHA will provide all clients and potential clients with the “Lead- Based Paint” pamphlet that describes hazards of lead-based paint. Pursuant to 24 CFR Part 35, all rental and owner dwelling units built prior to 1978 that are assisted with federal funds are tested for lead-based paint. These tests consist of visual inspections, lead screens, and full assessments. Additionally, when properties test positive for LBP hazards, interim controls are performed and LBP clearances are provided. In addition, addressing lead-based paint hazards is an eligible activity in the home rehab programs and rehab of shelters and community centers.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Housing conditions can significantly affect public health. HUD regulations regarding lead-based paint apply to all federally assisted housing. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings. Lead is a highly toxic metal that may cause a range of health problems for adults and children.

### **How are the actions listed above integrated into housing policies and procedures?**

As discussed above, pursuant to 24 CFR Part 35, all rental and homeowner dwelling units built prior to 1978 that are assisted with federal funds are tested for lead-based paint. This information is listed in the policies and procedures manual.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

During the five-year Consolidated Plan period, MDHA will work to reduce the number of poverty-level families by:

- Constructing affordable housing that caps rents at affordable rates and establishes stable living environments in which people can flourish. Stakeholders note that the most critical and intensifying need for individuals and families is housing. Without a safe, decent, and stable living environment, other services and opportunities will not be successful. Given the intensity of the housing crisis, MDHA will put increased emphasis on developing and preserving affordable housing and creating programs that allow people to secure and maintain housing.
- Funding summer youth programs that provide enrichment and opportunities for empowerment are critical to setting the next generation on a path to success. These programs are especially critical for LMI families as studies and stakeholders reports that poverty is a leading cause of engaging in crime.

Within Metro, the Financial Empowerment Center, Metro Social Services, the Mayor's Offices, and the Nashville Career Advancement Center offer programs and services to reduce the number of poverty-level families. Further, the primary purpose of the Nashville Promise Zone is to address poverty for the over 140,000 residents within its 46-square mile boundary. The Promise Zone's mission is to foster intensive partnerships among Nashville's organizations that serve the neighborhoods, improve the collective impact of their service, and address revitalization in a collaborative way. The Promise Zone designation was received in 2016 and provides 10 years of support including priority access to federal investments in six subzones that further communities' strategic plans, a federal liaison to help local leaders navigate federal resources and several full-time AmericCorps VISTA members to strengthen the capacity of the Promise Zone initiatives. The Promise Zone's partners address six primary goals, all of which help to combat poverty and strengthen neighborhoods to increase opportunity:

- Increase access to quality affordable housing
- Create jobs
- Increase economic activity
- Improve educational opportunities
- Improve community infrastructure
- Reduce violent crime

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The strategic plan goals related to housing development and preservation and the goal for essential services support these strategies.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

MDHA is responsible for ensuring that the federal funds it manages are in compliance with all applicable statutes, regulations, and HUD policies. MDHA's performance monitoring activities include onsite monitoring, desk reviews, and technical assistance for our subrecipient agencies.

MDHA's Community Development Department staff conducts monitoring of recipient agencies based on a risk analysis annually. Subrecipient monitoring includes a review of financial management practices, procurement and contracting, Fair Housing and Equal Opportunity (FHEO) compliance, lead-based paint compliance and income eligibility determination, as applicable. MDHA staff utilizes the HUD Monitoring Desk Guides and other checklist to determine CDBG, ESG, NSP, HOPWA, and HOME compliance. Subrecipients are required to provide periodic reports on their achievement of contractual objectives and must submit compliance documentation as a requirement for reimbursement. On-site technical assistance is provided if requested or if issues are raised during desk reviews or on-site monitoring visits.

To ensure long-term compliance with program requirements and comprehensive planning requirements, all subrecipients enter into a contractual agreement with MDHA. These agreements include a detailed scope of services with measurable objectives. The federal general provisions, along with reference to applicable 2 CFR 200 regulations, are included in contractual agreements to ensure compliance.

MDHA's Community Development Department will continue to evaluate its monitoring plan to ensure grant programs are in accordance with local program policies and procedures and Federal regulations. Staff will conduct an annual risk assessment to identify high-risk agencies or programs.

In addition to staff monitoring, Community Development programs may be selected for review by the Agency's internal and external auditors.

## Expected Resources

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

#### Introduction

Anticipated Resources and proposed Project Budgets are based on 2023 Allocations, which HUD released on February 27, 2023. If these allocations are modified by HUD, then the amounts indicated for Strategic Goals and Project Budgets will be adjusted proportionately. Details regarding specific activities to be funded are provided in the 2023 Action Plan. CDBG Program Income (PI) is estimated and is the average amount of PI collected for the program. HOME PI reflects PI as of March 2023.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,922,781	\$208,404	0	\$5,131,185	\$20,524,740	Expected amounts reflect level funding based on 2023 allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$ 2,767,733	\$378,840	0	\$3,146,573	\$12,586,292	Expected amounts reflect level funding based on 2023 allocations.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$ 2,389,060	0	0	\$2,389,060	\$9,556,240	Expected amounts reflect level funding based on 2023 allocations.



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$ 445,903	0	0	\$ 445,903	\$1,783,612	Expected amounts reflect level funding based on 2018 allocations.

**Table 47 - Expected Resources – Priority Table**

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

In addition to the Consolidated Plan formula grants, funding from other Federal programs and local funds will be used to address Consolidated Plan priorities: Continuum of Care (CoC) funds, Neighborhood Stabilization Program (NSP) I and II Program Income, and CDBG Disaster Recovery (CDBG-DR) Program Income from a 2010 grant and a recently awarded 2021 grant. For FY 2020 the Nashville-Davidson County CoC will receive \$6,115,465 for renewal of grants for existing homeless assistance programs to be undertaken by MDHA and nonprofit organizations. MDHA has approximately \$921,000 in NSP PI on hand from rental income from two multifamily rental projects previously acquired and constructed under the NSP programs. As soon as Grant Close-out requirements have been met and restrictions are lifted, MDHA plans to use NSP PI to fund housing activities that will benefit persons with incomes of up to 120% AMI to fill the gap for housing units for persons with incomes between 80 – 120% AMI as identified in the Mayor’s Housing Report Needs and Gap Analysis as other programs are limited to providing units for persons whose income does not exceed 60 to 80% AMI. NSP1 PI funds will be targeted to provide units countywide, while NSP2 PI funds will be targeted to the 17 census tracts identified in the NSP2 application. It is possible that some projects will be able to use PI from both sources. The funds will be loaned or granted as gap financing to nonprofit and for-profit developers for eligible NSP activities through a Request for Application (RFA) process. The minimum affordability period will be consistent with the HOME program requirements, where the affordability period ranges from 5 to 20 years based on the amount of the per-unit investment. Any PI generated from loans to developers will be used to fund additional projects.

On average, \$165,000 in CDBG-DR PI is generated annually through housing activities undertaken by The Housing Fund (THF). The Program Income currently on hand continues to be used to, rehab homes in flood-impacted areas to LMI buyers. The Housing Fund released a Request for Proposals to identify single-family, for-sale homeownership projects in areas impacted by the 2010 Floods. Habitat for Humanity of Greater Nashville was awarded \$1,028,000 in CDBG-DR funds to construct 17 townhome units in Sherwood Commons to construct and convey fee simple to households having incomes of less than 120% AMI, adjusted according to family size. The project is nearing completion.

It is expected that the CDBG-DR grant will be closed out in late 2023; at that time, CDBG-DR PI will become PI to the CDBG program.

MDHA receives pass through funding from the Tennessee Housing Development Agency (THDA) for the U.S. Department of Energy Weatherization Assistance Program (WAP) and for the U.S. Department of Health and Human Services Low Income Home Energy Assistance Program (LIHEAP), which are used jointly to install weatherization measures for very low-income households.

The Metropolitan Government also funds affordable housing and homeless assistance programs. The

Barnes Fund Commission has supported 4,158 total units as of December 2022.

### Leverage

MDHA attempts to use federal funds to leverage additional resources in several ways. Except for homeowner rehab assistance, applications for funding should demonstrate the ability to leverage funds. This is part of the Financial Capacity evaluation criteria for requests for proposals/applications. MDHA's grant writer researches federal, state, local, and private funding opportunities to apply for funds that further MDHA's mission based on the priorities established in the Consolidated Plan and Public Housing Plan. To leverage HOME dollars, MDHA continues efforts to fund projects that leverage other resources for affordable housing development. For example, funded projects typically leverage funds from U.S. HUD/SHOP Grant, Federal Home Loan Bank AHP funds, private funds from corporations, foundations, churches, and individuals. Additionally, the Barnes Fund, Metro's local Housing Trust Fund, makes funds available that are used to leverage HOME dollars. Another opportunity to leverage HOME funds is with Low Income Housing Tax Credits (LIHTC). MDHA actively pursues other funding opportunities to leverage HOME and CDBG funds to create affordable housing through the Community Reinvestment Act (CRA), HUD-insured loans, and the State Housing Trust Fund (HFT). Where appropriate, leverage may be achieved through supportive services provided by partners.

### Match Requirements

The HOME program requires a 25% match of the total HOME funds drawn down for project costs. This match is different than leverage, and this requirement will be met by match credit from prior HOME projects, Barnes Trust fund projects that meet the requirements of the HOME program, by the value of donated land or improvements, or by other eligible methods as provided in the HOME regulations. Amounts above the 25% match are considered leverage. To meet the ESG match requirement, all organizations applying for funding must provide a 100% match of the funds they are seeking. This and the MDHA administration match requirements may be satisfied by cash, the value of time and services provided, or other eligible methods as provided by the ESG regulations. CoC funds must be matched 25% by funding from other eligible sources. An array of sources are expected to be leveraged to meet this match, depending on the project and the administering agency – from the value of primary care and pharmacy services to residents living in permanent supportive housing, to private donations that assist with operating costs, to federal and state funds that help further CoC planning activities.

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

Metro has established a Community Land Trust to acquire property and preserve it for long-term affordability. Along with seed funding to launch the Community Land Trust, Metro has donated 15 properties. The first property was completed in February 2022. Located in North Nashville, this property will extend the opportunity of homeownership to low- and moderate-income community members in Nashville. Additionally, Metro has made properties available to nonprofit partners to be utilized in conjunction with affordable housing projects utilizing Barnes Housing Trust funds. A total of 84 Metro owned lots have been awarded through the Fall 2021 funding cycle. Metro's Housing Division is currently performing an evaluation of all potentially surplus metro properties to determine if they can be used for affordable housing.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	New Affordable Housing Opportunities	2023	2024	Affordable Housing Non-Housing Community Development	N/A	Construct New Affordable Housing Address Housing Barriers	HOME: 3,146,573	Rental units constructed: 20 Household Housing Unit  Homeowner Housing Added: 8 Household Housing Unit
2	Affordable Housing Preservation	2023	2024	Affordable Housing Public Housing Non-Housing Community Development	N/A	Retain Affordable Housing Stock Maintain Housing Stability	CDBG: \$2,635,015	Rental units rehabilitated: 2 Household Housing Unit  Homeowner Housing Rehabilitated: 80 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Support for Homeless & Persons with HIV/AIDS	2023	2028	Homeless Non-Homeless Special Needs	N/A	Assist Homeless Persons & Persons with HIV/AIDS	HOPWA: \$2,389,060 ESG: \$445,903	Tenant-based rental assistance / Rapid Rehousing: 325 Households Assisted (ESG)  Homeless Person Overnight Shelter: 2000 Persons Assisted (ESG)  Homelessness Prevention: 175 Persons Assisted (ESG- includes outreach)  HIV/AIDS Housing: 364 Household Housing Unit (HOPWA)  Other: 2125 Other (HOPWA)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Essential Services for LMI and Vulnerable People	2023	2028	Public Housing Non-Housing Community Development	N/A	Create Economic Opportunities for LMI Persons Support Youth Programs	CDBG: \$1,384,414	Public service activities other than Low/Moderate Income Housing Benefit: 1700 Persons Assisted
5	Neighborhood Revitalization	2023	2028	Non-Housing Community Development	N/A	Invest in Underserved Areas	CDBG: \$1,042,335	Other: 1 Other

**Table 48 – Goals Summary**

### Goal Descriptions

1	Goal Name	New Affordable Housing Opportunities
	Goal Description	Increase the number of decent, safe affordable units and help LMI households access affordable housing.
2	Goal Name	Affordable Housing Preservation
	Goal Description	Preserve existing affordable housing units and help LMI tenants and homeowners retain housing.
3	Goal Name	Support for Homeless & Persons with HIV/AIDS
	Goal Description	Support facilities and services for homeless persons and persons with HIV/AIDS.

4	Goal Name	Essential Services for LMI and Vulnerable People
	Goal Description	Provide services that support basic needs and expansion of opportunity for low-moderate income and vulnerable people.
5	Goal Name	Neighborhood Revitalization
	Goal Description	Revitalize distressed neighborhoods and underserved areas.



## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The following are proposed projects to be undertaken during the 2023 program year or utilizing 2023 allocations.

#### Projects

#	Project Name
1	CDBG Administration and Planning
2	CDBG Homeowner / Rental Rehab
3	CDBG Public Facilities and Infrastructure
4	CDBG Public Services
5	HOME Administration
6	HOME New Construction - Rental
7	HOME New Construction – Homeownership
8	HOPWA Housing and Supportive Services
9	ESG Programs and Services

**Table 495 – Project Information**

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

Funding priorities for the 2023-2024 Action Plan are the same as those in the Five Year Strategic Plan.

Funding priorities are intended to address underserved needs as identified in the needs assessment and through public input, and they are designed for implementation to be feasible and to be effective.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG Administration & Planning
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	Administration and Planning
	<b>Needs Addressed</b>	Construct New Affordable Housing Address Housing Barriers Retain Affordable Housing Stock Maintain Housing Stability Support Youth Programs Invest in Underserved Areas
	<b>Funding</b>	CDBG: \$ 1,026,237
	<b>Description</b>	Funding to be used for oversight and administration of CDBG programs, including monitoring, reporting, program evaluation, fair housing activities, and the development of the Consolidated Plan and annual updates and amendments. Planning includes studies, analysis, data gathering, and preparation of plans.
	<b>Target Date</b>	5/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A

	<b>Planned Activities</b>	Funds to be used by MDHA as the lead agency for the development and administration of the Consolidated Plan. Administrative activities include grant management, monitoring, budgeting, and planning and executing CDBG-eligible activities. MDHA may choose to partner with another entity to undertake eligible planning activities. Funding for this activity is capped at 20% of the annual CDBG allocation plus 20% of program income.
<b>2</b>	<b>Project Name</b>	CDBG Homeowner/Rental Rehab
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	Affordable Housing Preservation
	<b>Needs Addressed</b>	Retain Affordable Housing Stock Maintain Housing Stability
	<b>Funding</b>	CDBG: \$ 2,292,936
	<b>Description</b>	Rehabilitation of owner-occupied and rental homes to allow residents to maintain stable affordable housing and project delivery.
	<b>Target Date</b>	5/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	80 owner/occupied units; 2 rental/occupied units
	<b>Location Description</b>	Countywide

	<b>Planned Activities</b>	Assistance will be provided in the form of forgivable loans for elderly (age 62+) homeowners. Assistance to other homeowners will be provided in the form of deferred (due on sale) loans. Repairs or improvements will be limited to items that address health and safety needs, such as heat/air, roof repair, plumbing, electrical, and accessibility. Priority will be given to homeowners whose incomes are at or below 50% AMI, persons with disabilities, and the elderly (age 62+). This program will be administered directly by MDHA and/or contracted out via a contracted partner. Homeowners may apply during the open application period, and funds will be allocated on a first-come, first-serve basis to eligible households until funding is exhausted.
3	<b>Project Name</b>	CDBG Public Facilities and Improvements
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	Neighborhood Revitalization
	<b>Needs Addressed</b>	Invest in Underserved Areas
	<b>Funding</b>	CDBG: \$1,042,335
	<b>Description</b>	Construction or expansion of a neighborhood facility owned by a nonprofit or public agency or installation of infrastructure improvements (such as sidewalks or drainage) in areas where at least 51% of the residents are LMI.
	<b>Target Date</b>	5/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Residents in low-moderate income areas, as well as those in areas of urgent need, in the event funds are needed to address urgent circumstances.
	<b>Location Description</b>	Projects must be located in and serve residents in an area when at least 51% of the residents are considered LMI

	Planned Activities	Costs include hard and soft costs, A&E costs. Maintenance/operations costs are not eligible. Projects may be identified through collaboration with Metro. Funds for public facilities may be used for Metro or MDHA-owned projects or awarded to qualified nonprofits.
4	<b>Project Name</b>	CDBG Public Services
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	Essential Services for LMI and Vulnerable People
	<b>Needs Addressed</b>	CDBG Services that Provide Stability
	<b>Funding</b>	CDBG: \$769,677
	<b>Description</b>	Included are new or enhanced programs undertaken by nonprofit or public agencies that serve youth ages 6-18 from LMI families during the Summer of 2023; fair housing counseling, outreach, education and other activities; and limited assistance of one-time emergency payments for rent and utility needs for homeless persons obtaining housing through the Metro Homeless Impact Division or utilizing MDHA Voucher programs (i.e., Shelter Plus Care, VASH).
	<b>Target Date</b>	5/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1700 LMI persons
	<b>Location Description</b>	Countywide

5	<b>Planned Activities</b>	<p>Programs must provide new or enhanced activities that will further participants’ academic, artistic, and athletic interests, as well as promote job skills development and/or healthy lifestyles, to help prepare youth to become successful adults. Youth work programs in collaboration with the Mayor’s office are also included. Programs must operate between June 1 and July 31, 2024. Funding is awarded through a competitive process. A portion of funds may be used by MDHA for activity delivery costs.</p> <p>Speaking with aggrieved individuals to inform them of their rights pertaining to Fair Housing and interacting with a potentially aggrieved individual’s housing provider to determine the housing provider’s version of the facts (i.e., investigation.); interacting with a housing provider to inform the housing provider of his or her obligations under applicable law, in order to bring relief to the aggrieved individual; providing legal representation to an aggrieved individual, either as a defendant or plaintiff in housing-related litigation; providing general education information to individuals to inform them of their rights in conjunction with the Fair Housing Laws; providing general educational information to individuals to inform them of their rights in conjunction with the Fair Housing Laws.</p> <p>Funding will be awarded to a qualified nonprofit through a competitive process.</p> <p>A portion of the funds may be used to pay by MDHA for activity delivery costs.</p> <p>One-time emergency payments up to \$1000 per client to pay first month’s rent and security and utility deposits for homeless persons obtaining housing through the Metro Homeless Impact Division or utilizing MDHA Voucher programs (i.e., Shelter Plus Care, VASH). Payments are made directly to landlords and utility companies. Funds can also be used for costs associated with program delivery.</p>
	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	Administration and Planning
	<b>Needs Addressed</b>	Construct New Affordable Housing
	<b>Funding</b>	HOME: \$314,657
	<b>Description</b>	Provide grant management, compliance, and oversight of Home-funded activities.
	<b>Target Date</b>	5/31/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Administrative costs include staff and related requirements for overall program management, coordination, monitoring, reporting, and evaluation. Administrative activities will be undertaken by MDHA.
6	<b>Project Name</b>	HOME New Construction - Rental
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	New Affordable Housing Opportunities
	<b>Needs Addressed</b>	Construct New Affordable Housing
	<b>Funding</b>	HOME: \$2,331,916
	<b>Description</b>	Funding for construction of new units for rent to households with incomes at or below 60% AMI.
	<b>Target Date</b>	5/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 units (≤ 60% AMI)
	<b>Location Description</b>	Countywide

	<b>Planned Activities</b>	<p>A minimum of 15% of the 2023 HOME allocation, estimated to be \$387,211, will be set-aside for eligible CHDO projects. The tenure of the CHDO projects will be based on developer demand and can come from the homeowner or rental project budgets.</p> <p>Additionally, MDHA may aside a minimum of \$500,000 for the redevelopment of MDHA-owned properties converted under RAD.</p> <p>For remaining funds, MDHA may award funds on a first-come, first –served basis through an open application cycle or on a competitive basis via a Request for Proposals development.</p> <p>Financial assistance to developers may be in the form construction loans and permanent financing, depending on project demand.</p> <p>Eligible uses of funds include acquisition, site preparation, construction, and soft costs. All new construction projects will be subject to underwriting by MDHA and must meet HOME Site and Neighborhood Standards.</p> <p>Units must be occupied by tenants with incomes at or below 60% AMI. In projects with 5 or more HOME-assisted units, at least 20% of the units must serve households at or below 50% AMI.</p> <p>Projects that would require the permanent displacement of existing residents will not be eligible for funding.</p>
7	<b>Project Name</b>	HOME New Construction - Ownership
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	New Affordable Housing Opportunities
	<b>Needs Addressed</b>	Construct New Affordable Housing
	<b>Funding</b>	HOME: \$500,000
	<b>Description</b>	New home construction and downpayment assistance in conjunction with the purchase of homes for LMI households with incomes at or below 80% AMI.
	<b>Target Date</b>	5/31/2024



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 homes (with incomes at or below 80% AMI), with priority given to projects that benefit large families.
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	<p>A minimum of 15% of the 2023 HOME allocation, estimated to be \$387,211, will be set-aside for eligible CHDO projects. The tenure of the CHDO projects will be based on developer demand and can come from the homeowner or rental project budgets.</p> <p>Funding for the construction of new homes (which may include property acquisition costs, predevelopment loans, and downpayment assistance for eligible homebuyers to purchase these homes.) All purchasers must receive/complete homebuyer education through a HUD approved education provider.</p> <p>MDHA may award funds on a competitive basis via a Request for Proposals or on a first come, first served basis through an open application cycle/RFP or undertake development.</p> <p>Projects that would require the permanent displacement of existing residents will not be eligible for funding.</p>
8	<b>Project Name</b>	HOPWA Housing and Supportive Services
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	Support for Homeless & Persons with HIV/AIDS
	<b>Needs Addressed</b>	Assist Homeless Persons & Persons with HIV/AIDS
	<b>Funding</b>	HOPWA: \$2,389,060
	<b>Description</b>	Housing; short-term rent, mortgage, and utility assistance (STRMU); supportive services for persons with HIV/AIDS and their families; program administrative costs incurred by MDHA and Sponsor agencies
	<b>Target Date</b>	5/31/2024

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	-Housing Assistance (PBRA, TBRA, Short-term/transitional: 89 persons -STRMU: 275 persons -Supportive Services: 2,125 persons
<b>Location Description</b>	Countywide

<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• \$233,888 for <u>Administration</u> – \$71,671 retained by MDHA and \$162,217 to be awarded to Sponsor agencies</li> <li>• \$2,155,172 for the following eligible activities:</li> <li>• <u>Facility Based Rental/Housing Assistance</u>– costs associated with the rental subsidy assistance of clients in project-based rental units OR facility-based housing assistance costs for leasing a transitional/short-term housing facility/unit (ex-hotels/motels)</li> <li>• <u>STRMU</u> – reasonable rent and mortgage assistance payments that represent actual housing costs; assistance varies per client depending on funds available, tenant need, and program guidelines</li> <li>• <u>Tenant Based Rental Assistance</u> – costs associated with the placement of clients in permanent housing in the private rental housing market; assistance covers a portion of the rent based upon Fair Market Rent or “reasonable rent” and operates similar to the Section 8 Housing Choice Voucher Program.</li> <li>• <u>Supportive Services</u> - services including, but are not limited to, health, mental health assessments, permanent housing placement, drug and alcohol abuse treatment and counseling, day care, transportation assistance, employment assistance, personal assistance, nutritional services, intensive care when required, and assistance in gaining access to local, State, and Federal government benefits and services, except that health services may only be provided to individuals with acquired immunodeficiency syndrome or related diseases and not to family members of these individuals. Permanent Housing Placement assistance is also covered under Supportive Services.</li> </ul> <p>All funds will be awarded to Sponsors selected for funding through an RFA to be issued in 2023. Proposals will be evaluated by a Review Committee comprised of MDHA staff, representatives of programs that serve persons living with HIV/AIDS, or individuals that are knowledgeable about various aspects of housing services in accordance with the evaluation criteria contained in the RFA and ranked from highest to lowest. Funding will be awarded for projects according to their overall rank until funding is exhausted.</p>
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9	<b>Project Name</b>	ESG Programs and Services
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Support for Homeless & Persons with HIV/AIDS
	<b>Needs Addressed</b>	Assist Homeless Persons & Persons with HIV/AIDS
	<b>Funding</b>	ESG: \$ 445,903
	<b>Description</b>	Activities to support homeless persons - rapid re-housing and homeless prevention assistance, shelter operations/essential services, and outreach; program and HMIS administration
	<b>Target Date</b>	5/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	-Rapid Re-housing: 325 persons -Homeless Prevention: 75 persons -Shelter Operations/Essential Services: 2,000 -Outreach: 100 persons
	<b>Location Description</b>	Countywide

<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• \$33,442 for <u>Administration</u> – retained by MDHA for general management, oversight, and coordination of ESG programs</li> <li>• \$ 412,461 for the following eligible activities: <p><u>Rapid Re-housing Assistance</u> – includes, but is not limited to, utilities, rental application fees, security deposits, etc. and other eligible activities as defined in the ESG regulations at 24 CFR, §576.104; §576.105 (Housing relocation and stabilization services) and §576.106 (Short term and medium-term rental assistance)</p> <p><u>Homeless Prevention</u> includes, but is not limited to, rental assistance (such as arrears) and housing relocation and stabilization services, etc., and other eligible activities as defined in the ESG regulation at 24CFR, §576.103</p> <p><u>Shelter Operations*</u> - include, but are not limited to, maintenance, rent, repair, etc., and other eligible activities as defined in ESG regulations at 24 CFR §576.102(3)</p> <p><u>Essential Services*</u> – include, but are not limited to, case management, childcare, education services, etc., and other eligible activities as defined in ESG regulations at 24 CFR, §576.102(1)</p> <p><u>Street Outreach*</u> – includes, but is not limited to, the cost of engagement, case management, emergency health and mental health, etc. and other eligible actives as defined in the ESG regulation at 24 CFR, §576-101</p> <p>*The total amount awarded for Shelter Operations, Essential Services, and Street Outreach cannot exceed \$267,541 (60% of the 2023 ESG Allocation).</p> <p>Funding for all activities, except Administration, will be awarded to qualified nonprofits through a competitive process to be announced Summer 2023.</p> <p>Proposals will be evaluated by a Review Committee comprised of MDHA staff, representatives of programs that serve homeless persons, homeless or formerly homeless individuals or individuals that are knowledgeable about various aspects of the ESG program. Proposals will be evaluated in accordance with the evaluation criteria contained in the RFA and ranked from highest to lowest. Funding will be awarded for projects according to their overall rank until funding is exhausted.</p> </li> </ul>
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**AP-50 Geographic Distribution – 91.220(f)****Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

No geographic target areas have been identified. Funds will be distributed throughout the County based on need and in accordance with program regulations.

**Rationale for the priorities for allocating investments geographically**

N/A

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless (ESG)	325
Non-Homeless (HOME + CDBG)	90
Special-Needs (HOPWA)	364
Total	829

**Table 50 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance (ESG+HOPWA)	689
The Production of New Units	28
Rehab of Existing Units	82
Acquisition of Existing Units	0
Total	829

**Table 51 - One Year Goals for Affordable Housing by Support Type**

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

MDHA will continue to undertake the redevelopment of its oldest former public housing into mixed-use, mixed-income communities.

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

To support MDHA's redevelopment efforts, approximately \$500,000 of HOME funds may be used for new construction of mixed-income housing as part of an "Envision" initiative. The HOME-assisted units will be restricted to households with incomes ≤60% AMI.

The redevelopment at Napier- Sudekum includes and Envision Center (EC) which is a one-stop-shop serving Napier Place, Sudekum Apartments, and the broader South Nashville community, which focuses on services related to lifelong learning, economic advancement, health and wellness, and community leadership. The EC is staffed with Navigators that assist clients in the creation of assessing needs, setting goals, and individualized plans to achieve them. The Navigators also provide ongoing support as clients' access services through an integrated service delivery model. In addition to navigation services clients of the EC have access to HiSET classes, virtual financial literacy education group classes and homebuyer education group sessions through Zoom meetings. MDHA's ConnectHome program is serving students in 3-12 grades with digital literacy and good digital citizen education.

Throughout COVID, EC assisted vulnerable clients' access resources and services including prepared meal delivery for families with children, educational materials for children in the household, and household supplies. Most recent EC staff have worked with hospital and clinic partners to connect bring COVID-19 vaccination clinics and testing paired with outreach and educational opportunities into the community to maximize access.

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

MDHA provides a number of opportunities for residents to become more involved in management and to participate in homeownership programs:

- Two public housing residents are appointed to the 7 member MDHA Board of Commissioners. • Each property has a resident association that actively engages the residents and coordinates activities with property management. The president of each resident association meets with MDHA leadership annually to review the PHA Annual Plan.
- At each monthly MDHA Board meeting, a property manager and a resident association president are invited to address the Board and provide updates on activities occurring at their properties and relay needs to the Board.
- MDHA's "Envision" process encourages residents to participate in the master planning process for



their sites and specific meetings are held to obtain their input.

- MDHA's Affordable Housing Department and Rental Assistance Department offer self-sufficiency programs that create pathways to homeownership. This past program year, 2 residents in Affordable Housing were able to purchase homes, 3 voucher-holders made offers to purchase homes but were out-bid. The high cost of housing is detriment to achieving homeownership.
- The Family Self-Sufficiency (FSS) Grant Program is a long-term initiative that encourages and assist residents in achieving individualized goals, attain financial independence and home ownership, for those who seek to become homeowners. Intensive goal-driven case management and making linkages for wrap-around services are fundamental components of this initiative. Some of the hallmarks of all of MDHA's services and self-sufficiency programing include but are not limited to: helping families increase household income; techniques for reducing and/or eliminating the need for government assistance; improving credit scores; expunging charges; achieving higher levels of education; enhancing job training and employability skills; improving overall health/wellbeing; improving money management/financial literacy; homeownership classes; increasing savings and reducing/eliminating debt etc.

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

Not applicable. As of the last assessment, MDHA is considered a high performer.

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

### **Introduction**

This section describes the one-year goals and activities for the Nashville-Davidson County area to strengthen our housing crisis resolution system. Nashville-Davidson County's Continuum of Care Homelessness Planning Council is empowered to make decisions and recommendations as the governance board for the Nashville-Davidson County Continuum of Care, as required by 24 CFR Part 578.

The Nashville-Davidson County Continuum of Care Homelessness Planning Council has the following duties and responsibilities:

1. To implement a coordinated and focused approach to ending homelessness and to develop measurable objectives via the creation of a strategic plan;
2. To fulfill all duties and responsibilities as the governance board for the Nashville-Davidson County Continuum of Care, including compliance with 24 CFR Part 578;
3. To hold regular meetings open to the public with published agendas;
4. To assure participation of all stakeholders, including persons experiencing homelessness;
5. To maintain accurate, current data on homeless populations; and
6. To educate the public, service providers, and other interested parties on issues related to homelessness. For information on specific homeless initiatives, visit the Homeless Impact Division (MHID) web page:

<https://www.nashville.gov/Social-Services/Homeless-Impact-Division.aspx>.

### **Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including**

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

##### **Planning**

- Update Nashville's strategic plan for 2022-2025, and streamline the action steps, while clarifying responsible parties accountable for accomplishing goals. Align with USICH (US Interagency Council on Homelessness) and the federal government's [\*All In: The Federal Strategic Plan to Prevent and End Homelessness\*](#) to get people off the streets, out of shelters, and into homes- with an ambitious aim to reduce homelessness by 25% by January 1, 2025.

The primary aim of this plan is to set forth goals and objectives that can be used to drive implementation of an effective Housing Crisis Resolution System for the Nashville area. In such a system, the community will work together to ensure that homelessness is a rare occurrence, lasts only briefly when it does occur, and does not recur for those individuals who have been housed. This system incorporates coordinated entry and prioritizes households with the highest needs for assistance, uses

data to assess system and project performance, and assures that all the components, programs, and services are oriented toward our common goal: rapidly moving people who are homeless into housing. Emphasis will be placed on elevating the voice of the community in line with our person-centered values, particularly those voices that historically have been marginalized from the conversation. Public comments are now collected by a person with lived homeless experience, who reports each month to the Homelessness Planning Council (the CoC governance body). There are 2 channels for comments and questions- one via email and another online via hubNashville, a comprehensive customer service system that makes it easier for people to connect with Metro representatives.

All metrics to track progress are already being collected via HMIS and should disaggregate data by race to check for equity or any disparities. They should be reported to the Homelessness Planning Council, Performance Evaluation Committee, Data Committee and other stakeholders on a regular basis, and shared online in dashboards and infographics.

### **Accountability**

- Support the committee responsible for monitoring activities funded through the Mayor's \$50 million in Cares Act funding, and development of a data dashboard on those activities, being created by the HMIS team at MHID.
- Work to assess and improve the community's system for addressing homelessness by increasing the efficiency and effectiveness of our housing crisis resolution system.
- Evaluate local strategic plan on a regular basis with annual and/or quarterly reports provided to the Homelessness Planning Council and the Continuum of Care General Membership. The intention is to update the plan during an annual review process.
- Engage members of the Homelessness Planning Council to serve on CoC committees of interest & assure they become members of the CoC.

### **Foster Collaboration and Training**

- Support Park Center in its SOAR training and partnerships with Vanderbilt University Medical Center, Neighborhood Health, The Village at Glenclyff, Safe Haven Family Shelter, HCA and service providers who use Coordinated Entry, so that people who are eligible for SSI/SSDI receive these supports as quickly as possible and enhance stability in their lives.
- Build on local partnerships strengthened by work during the last 2 years combatting COVID and utilizing a huge influx of CV-CARES funding, by formalizing collaborations and assuring clear and regular communications.
- Equip providers with training and updates on how to access services for homeless persons. This can be done at monthly Coalition for the Homeless meetings and should cover services that are homeless-specific as well as mainstream services that can stabilize the broader community. This will require more work at the state level, since that is where many of these programs (TANF, Medicaid) are located.
- Continue partnering with Regional Overdose Prevention Specialists (ROPS) to offer Nashville providers free training designed to increase awareness across Tennessee on the dangers of

opioids and stimulants, and how to recognize and respond to an overdose, including how to use the life-saving drug naloxone. This training is incorporated as part of the annual PIT Count team member orientation.

- Continue education & advocacy efforts like this year's Day on the Hill, where scores of people from across the state met with state legislators to increase their awareness of issues such as the need for more affordable housing for extremely low-income individuals, and the negative impact of bills that criminalize homelessness.
- Ensure staff at key agencies consistently transmit key information and updates along to all relevant staff within their agencies.

### **Focus on Data**

- Improve coordination efforts among service providers through increased investment in HMIS. In particular, begin to regularly import data from the Nashville Rescue Mission into the city's Homeless Management Information System (HMIS), to increase HMIS bed coverage desired by HUD and get a more accurate picture of homelessness in Nashville.
- Enhance data entry into HMIS by street outreach staff, to better understand Nashville's unsheltered population, and evaluate that data regularly to gauge trends.

### **Effectively use current housing resources, and expand using new ones**

- Invest in activities that lead people experiencing homelessness to permanent housing as quickly as possible while offering a variety of interventions to address persons' unique needs.
- Use ESG funds to assist approximately 325 people with rapid rehousing and 75 households with homeless prevention services; serve approximately 2,000 individuals via shelters and essential services; and, with ESG-funded and other community partners, engage a minimum of 100 individuals via street outreach efforts with the goal to link them through our Coordinated Entry (CE) process with housing opportunities.
- Enhance supports to individuals housed using HUD ESG and remaining ESG-CV funds.
- Effectively utilize subsidies such as: the 100 mainstream housing vouchers awarded to MDHA in December 2020, which were effective as of 3/1/2021; Shelter Plus Care vouchers for homeless persons with disabilities; a monthly set-aside by MDHA of 18 Housing Choice Vouchers; VASH subsidies for veterans; and 200 Emergency Housing Vouchers awarded to the city in 2020.
- Expand the inventory of available housing units for persons served with Rapid Rehousing assistance when their rental assistance ends, via housing search and access to more landlords.
- Streamline access to Shelter Plus Care and other vouchers to ensure we prioritize people according to their need and link them through CE to the right resources.

### **Equity**

- Heighten awareness of the racial inequities across housing, economic mobility, health care, criminal justice, and other systems. These all contribute to racial inequities in homelessness.
- Urge community members to pledge to actively and intentionally practice antiracism when participating in CoC committee meetings, representing the CoC in the community, and when

talking about homelessness and housing issues in Nashville. The Homelessness Planning Council took a first step in this endeavor by forming an Equity and Diversity Committee and formally endorsing an Anti-Racist Pledge during its January 13, 2021 meeting. This pledge is read at CoC committee meetings, as well as at the beginning of each Planning Council meeting.

- Continue training sessions that target C-Suite/Management staff at area agencies
- Incorporate responses to questions on equity as part of the CoC application scoring process.
- Continue to identify and address existing disparities and inequities in the homeless services and housing system – including, but not limited to, representation in the population of people experiencing homelessness, access and placement, hiring practices and workforce patterns, interaction with colleagues and clients, and health and economic outcomes.
- Increase system capacity in outreach and housing navigation services.
- Adopt minimum standards for street outreach and improve the coordination between different street outreach groups.
- Increase permanent housing opportunities, linked to appropriate supports, for homeless veterans, chronic/vulnerable homeless persons, families and youth, as well as other persons experiencing homelessness who do not fit into these categories (living in encampments).
- Support the continued work of CE, specifically for victims of domestic violence, as well as the rapid rehousing resources for this subpopulation, made possible via three CoC bonus projects awarded by HUD to The Mary Parrish Center.
- Continue to address barriers to housing entry by using available resources, such as, but not limited to, up-front housing costs like rent/utility deposits and first month's rent.
- Continue to expand and improve implementation of CE and include an equity lens while doing so.
- Continue marketing efforts to ensure different populations know where the main entry points to services are.
- Continue to educate service providers so they know how to link and partner with trained housing navigators.
- Continue to expand efforts to connect people who were experiencing homelessness when they entered institutions (hospitals, jail, mental health facilities, etc.) with housing navigators as part of their discharge planning to avoid people being released to the streets or shelters.
- Continue to provide CoC partners with information on available services to ensure that they have the resources to link people to available mainstream services and homeless-specific services.
- Support further developments within the Homeless Court in Nashville.
- Support extension of health care to encampments and the streets, via Neighborhood Health's team and the fledgling Street Medicine Team at Vanderbilt.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The Metro Homeless Impact Division (MHID) is dedicated to continual improvement of CE to ensure people experiencing literal homelessness have immediate access to emergency shelter and, when appropriate, to transitional housing programs. We need to analyze current shelter occupancy numbers

to see if emergency and transitional beds are utilized at a high capacity. The CoC Shelter Committee is discussing access to shelter, how to remove barriers to shelter, and with MHID and \$4.5 million from the city to Community Care Fellowship, created alternative shelter options with a Housing First approach. These “Mobile Housing Navigation Centers” are scattered throughout the community and accommodate much smaller numbers than the Nashville Rescue Mission and the seasonal Room in the Inn. They are prioritized for people living unsheltered and those with conditions not suited for high barrier emergency shelters; for example, those who use substances, behavioral health issues not stable on meds, women in the third trimester of pregnancy, single fathers with children, unsheltered families, and families with disabling conditions. The funding comes as part of Mayor John Cooper’s \$50 million plan to combat homelessness, which capitalizes on funds from the American Rescue Plan set aside for long-term housing.

CCF will use Metro’s funding to expand to seven mobile housing navigation centers (MHNCs) by 2024, which will serve more than 500 individuals and provide a bridge between encampment and permanent housing.

The following strategies will help address the needs to evaluate appropriate referrals to fill beds with people with highest need:

- The CoC Shelter Committee should analyze city funds budgeted and spent on overflow shelter costs, occupancy rates at all shelters in Nashville, and develop a recommendation to the city about how best to allocate resources in a new way that saves lives and reduces duplication of tax dollars and private donations.
- Develop a solid prevention and diversion effort;
- Quickly link people to emergency beds;
- Coordinate exit strategies that allow newly identified low-income affordable housing units to be filled with people who experience literal homelessness;
- Create an in-reach team to assist shelter providers with housing navigation and enter people into CE;
- Improve data sharing to know how long people stay in shelter beds and where they go when they exit;
- Educate providers across the CoC on eligibility requirements for different transitional housing to promote appropriate referrals (ideally through CE);
- Assist transitional housing providers to coordinate with other agencies when people leave their programs, so that they do not return to literal homelessness;
- Develop warm hand-off protocols to support people as they exit shelter and transitional housing beds;
- Link housing navigators with transitional housing providers to assist in the housing search coordination if needed;
- Share housing resources/destination information and eligibility criteria to provide people in emergency shelters and transitional housing with options;
- Continue to evaluate innovative approaches such as developing bridge housing, navigation centers, safe havens, service centers, night centers, etc. to address the needs of people who identify

themselves as shelter-resistant.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

- Link people with available housing opportunities as quickly as possible and support them in accessing subsidies and increasing their income to help them sustain their housing long-term.
- Seek management entity for 90-unit PSH downtown (under development)
- Train and evaluate staff at CoC-funded agencies on fidelity to the Housing First model
- Reinstate preference in public housing and housing vouchers administered by MDHA for persons experiencing homelessness, with literal homelessness verified by Coordinated Entry.
- Continue to use CDBG funds to cover one-time move-in costs (security and utility deposits and first month's rent) for households experiencing literal homelessness.
- Identify flex funding to assist with other move-in costs, including arrears that keep people out of housing, including but not limited to, pet deposits, application fees, prorated rent, furniture, etc.
- Assess benefits of the landlord mitigation fund to incentivize landlords to work with providers on a Housing First approach.
- Explore funding opportunities to increase placement, life skills and housing retention services for people transitioning from literal homelessness to permanent housing and deploy a progressive engagement approach to start with the least intervention level and increase it as needed.
- Enhance services & housing placement in Nashville by exploring resource opportunities to add 24-hour care coordination, psych support and medication management for chronically homeless persons as they move to permanent supportive housing.
- Enhance community understanding of Housing First by offering training and learning opportunities.
- Work with public agencies, private and nonprofit developers to explore opportunities to build affordable housing and permanent supportive housing units.
- Support the continued partnership between MDHA and the Metropolitan Homeless Impact Division that dedicates up to 18 housing choice vouchers per month to households experiencing literal homelessness.
- Strengthen the Low Barrier Housing Collective by improving coordination between the city and service providers who search for housing opportunities for their clients. Include the use of the Tennessee Housing Development Agency's <http://www.tnhousingsearch.org>.
- Continue refining By Name Lists for families, Veterans, Youth & Young Adults, and single individuals with prioritization for housing for the most vulnerable people experiencing literal homelessness.
- Through a written agreement and regular collaboration between homeless service providers and employment service providers, increase access to employment and employment supports. This includes a minimum of quarterly meetings to focus on mitigating a wide variety of barriers to employment such as criminal records, English as a second language, access to childcare, and internet

access. Additionally, it includes building direct contacts and relationships between service providers for individual trouble shooting when someone has difficulty obtaining and/or maintaining employment.

- Continue the Community Mental Health Systems Improvement (CMHSI) efforts to bring together partners from the health, mental health, criminal justice and homeless systems to improve coordination for the most vulnerable populations and link them with stable housing by ensuring all partners are aware of available local, state and government homeless funding sources to support the housing needs of this population.
- Assure that ESG- & CoC-funded agencies take referrals via CE & abide by the CE Policies and Procedures
- Design a prioritization tool to replace the VI-SPDAT, paying particular attention to avoiding racial bias.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Primarily via Community Mental Health Systems Improvement (CMHSI) efforts:

- Increase systems coordination and education of discharge personnel at different institutions with discharge procedures in place to prevent homelessness upon discharge, i.e., Foster Care, Mental health, Physical health and Criminal Justice and Correctional systems to identify people at risk of homelessness and link them with supports to prevent them from becoming literally homeless after discharge;
- Improve cross-sector approaches and coordination between hospital and health care providers and our local criminal justice system, starting with a focus on people with mental health diagnoses. A prime example is the Metro Public Health Department's Community Mental Health Systems Improvement (CMHSI) workgroup, which identified high utilizers of hospitals, jails, & shelters & created a 30-bed psychiatric ER/Crisis Treatment Center to divert people from the criminal justice system & prevent homelessness. Another product of the CMHSI is Partners in Care, pairing a police officer with a mental health counselor to assess & de-escalate situations that formerly ended in the arrest of individuals having a behavioral health crisis. Since June 2021, teams have responded to more than 1,000 events & only 10 resulted in an arrest. The Metro Council authorized expanding the program to additional precincts in its FY 2023 budget. CMHSI's Supportive Housing Task Force works to improve coordination between health, mental/behavioral health, and substance abuse treatment services, as their clients are at risk of entering, or are already involved with, the criminal justice systems
- Build a diversion program with resources to identify and work with families who were recently



homeless to prevent them from becoming homeless again.

- Provide homelessness prevention and diversion services to those who are still housed.
- Prioritize ESG prevention funds to assist persons with histories of homelessness.
- Attempt to avoid homelessness among youth via:
- Improved coordination with the state Department of Children Services and support of their effort to expand services for youth exiting foster care with a focus on prevention efforts.
- Support of diversion programs such as the YHDP project operating at Oasis Center.

**AP-70 HOPWA Goals - 91.220 (I)(3)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short term rent, mortgage, and utility assistance payments	275
Tenant-Based Rental Assistance	19
Units provided in permanent housing facilities developed, leased, or operated with HOPWA	50
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	20
<b>TOTAL</b>	<b>364</b>

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

**Introduction:** As presented in the Metro Nashville Affordable Housing Task Force Report, a targeted effort is underway to address the intensifying affordable housing crisis. The Report notes an unprecedented \$22,500,000 million investment in the Barnes Fund, an expanded MDHA pilot, a new non-tax-credit PILOT, a \$10 million “catalyst fund” to preserve existing affordable housing, and new initiatives related to how Metro uses other resources. The report aims to achieve significant progress on the city's housing affordability challenges by 2024. These initiatives are further supported through the Five-Year Consolidated Plan and Annual Action Plan’s emphasis on funding for housing initiatives.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

More specifically, actions to address policy concerns follow:

### ***BARRIER: Availability and Cost of Land***

ACTIONS: Evaluate utilizing public land for affordable housing development; continue to allow acquisition as an eligible expense of HOME and Barnes Funds; Community Land Trust to continue to acquire and preserve property.

### ***BARRIER: Lack of mandatory inclusionary zoning***

ACTIONS: Encourage private developers to construct affordable housing in the urban core and along major corridors through incentives, such as the Mixed-Income PILOT .

### ***BARRIER: Zoning/density requirements***

ACTIONS: Continue to provide density bonuses for affordable housing.

### ***BARRIER: Scarcity of Funding***

ACTIONS: Continue to leverage public funds to create more units; Continue to fund the Barnes Fund; Explore public/private partnerships.

### ***BARRIER: Prohibition on Local Hire Requirements***

ACTIONS: Increase Section 3 participation in HUD-funded construction projects through

outreach and job training programs

***BARRIER: NIMBYism***

ACTIONS: Develop a public awareness campaign to combat NIMBYism

***BARRIER: Housing Discrimination***

ACTIONS: Educate residents as well as the industry on fair housing rights and responsibilities

***BARRIER: Criminal History***

ACTIONS: Encourage landlords to establish flexible admission policies for persons with a criminal history; Consider actual conviction history rather than criminal affidavits or arrest records; Support re-entry and diversion programs.

***BARRIER: Credit Challenges***

ACTIONS: Promote financial counseling/literacy programs.

***BARRIER: Source of Income***

ACTIONS: Work with landlords through outreach to development relationships and educate on housing subsidy programs and landlord incentive programs.

## **AP-85 Other Actions – 91.220(k)**

### **Actions planned to address obstacles to meeting underserved needs**

Invest in geographic priority areas for community development, targeting CDBG funds for public facilities and improvements and economic development to areas with high concentrations of poverty – where investment is needed most.

- Continue to offer CDBG assistance for rental rehab as a grant to landlords who agree to rent to voucher-holders to facilitate more inventory.
- Using CDBG funds to provide grants to LMI homeowners for the installation of accessibility improvements for disabled households.
- Continue to generate interest and involvement in the Promise Zone.

### **Actions planned to foster and maintain affordable housing**

- Help the very low income and formerly homeless maintain housing stability by:
  - Continuing to work to develop and maintain a listing of landlords who have accepted subsidies and have worked with service providers who assist people with behavioral issues;
  - Continue to work on creating a training plan for housing navigators and other service providers on how to engage positively with landlords and speak the same language (business-oriented approaches);
  - Continue to offer rental housing counseling services to MDHA residents and other LMI Davidson County residents
- Partner with District Council members and neighborhood groups to reach out to homeowners in need of rehabilitation assistance.
- Actively pursue other funding mechanisms and partnerships for the development of affordable housing to leverage limited public dollars.
- Continue to participate in PolicyLink's All-in Cities Anti-Displacement Policy Network so Nashville will be equipped with data, policy ideas and best practices that will lead to the strategic development and tracking of solutions to displacement to ensure that Nashville's neighborhoods continue to thrive.

### **Actions planned to reduce lead-based paint hazards**

- Implement housing related activities in accordance with all applicable HUD, EPA, and State of Tennessee regulations.
- Provide all rehab clients and potential clients with the "Lead- Based Paint" pamphlet that describes hazards of lead-based paint. Pursuant to 24 CFR Part 35, all rental and homeowner dwelling were built prior to 1978 are tested for lead-based paint. (These tests consist of visual inspections, lead screens, and full assessments. Additionally, when properties test positive for

LPB hazards, interim controls are performed and LBP clearances are provided.)

- Address lead- based paint hazards as part of the home rehab programs and rehab of shelters and community centers.

#### **Actions planned to reduce the number of poverty-level families**

- Provide empowerment and enrichment opportunities to youth during the summer months that provide constructive outlets and illuminate paths out of generational poverty.
- Put people on pathways to sustainably maintained housing to stabilize them and allow them room to grow and succeed.

#### **Actions planned to develop institutional structure**

- Provide training and technical assistance to subrecipients.
- Streamline procurement process.

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

- Continue to work to develop and maintain a list of housing providers that serve low-income/homeless and their requirements and include them in forums and stakeholder meetings.
- Continue to encourage communication among providers using Information & Referral and/or CE.
- Continue to work to develop a Housing Crisis Resolution System.

## Program Specific Requirements

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

#### Introduction:

In accordance with federal regulations, this Action Plan describes the CDBG, HOME, and ESG activities proposed to be undertaken with 2023 allocations. To the extent allowed by federal regulations, MDHA may claim costs incurred prior to the effective date of respective grant agreement. CDBG funds will be used to assist low- and moderate-income households and low- and moderate-income areas.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
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**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

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

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

HOME Resale/Recapture Guidelines are provided in Appendix D.

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

The HOME Resale/Recapture Guidelines in Appendix A include a description of affordability requirements.

HUD has published [purchase price limits](#) for Nashville-Davidson County effective 4/7/2023, which are an increase over those published for the prior year, but still lower than the true market. As these limits will be applied to all homeownership transactions funded with HOME funds, MDHA wants to make sure that values are realistic. MDHA will continue to use value limits, based on local housing data. The documentation used to establish these limits is included in Appendix D of this Five-Year Consolidated Plan and First Year Annual Action Plan. Based on the data provided using the prescribed methodology, 95% of the median purchase price limit will be \$432,250 for single family existing construction and \$479,513 for single family new construction. These are the value limits MDHA will utilize to ensure homes acquired with HOME funds comply with modest housing requirement of 24 CFR 92.254. All Homes must be sold to households with incomes at or below 80% AMI.

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

**Emergency Solutions Grant (ESG)**  
**Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)  
Nashville's ad hoc CoC Written Standards Committee began meeting in late January 2019 to revise a January 2018 draft document to guide the provision of housing and services funded via both HUD CoC and ESG dollars. A final draft was emailed to a CoC listserv of over 500 stakeholders, including



agencies awarded CoC and ESG funding, for review and input. The draft was also publicly posted on the MDHA's website for comment. The Written Standards were approved by the Homelessness Planning Council on September 23, 2019.

The CoC Written Standards Ad Hoc Committee, now called the CoC Standards of Care Committee and a standing committee of the CoC, includes members from the following agencies, most of which receive either CoC and/or ESG funding:

- Vanderbilt
- Operation Stand Down
- Mental Health Cooperative
- Safe Haven Family Shelter
- Metro Social Services
- Oasis Center

The committee later updated the standards to reflect the influx of ESG-CV dollars for RRH. Those standards were approved in July 2021 by the Homelessness Planning Council, and can be found at:

<http://www.nashville-mdha.org/wp-content/uploads/2021/08/Continuum-of-Care-CocEmergency-Solutions-Grants-ESG-Standards-of-Care.pdf> .

The July 2021 document represents the completion of the first phase of the update process. The Standards of Care committee is collaborating with the CoC Shelter Committee to include updated shelter standards that encompass best practice for more than just CoC and ESG funded shelter. Based on the Homelessness Planning Council's Strategic Community Plan, the Standards of Care committee's discussion, and HUD Technical Assistance advice, the following are critical topics to be further discussed during Phase 2:

- Housing First policies, philosophy, and culture
  - Coordinated Entry (CE) Evaluation
  - COC/ESG Program Evaluation (including finalizing benchmarks)
  - Prevention and Diversion Training
  - After hours care
  - Domestic Violence Planning
  - Racial Equity
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Nashville-Davidson County Coordinated Entry (CE) has a de-centralized access approach with designated entry points for different populations (individuals, families, youth, and Veterans). The Metropolitan Homeless Impact Division (MHID) has designated a staff member to help the community coordinate and build CE. This individual serves as the planning lead, by staffing specific committees, and being the main contact point for approximately 45 agencies that participate

actively in CE.

CE was created to identify and engage any person or family who is experiencing a housing crisis in order to enhance our diversion and prevention efforts in the larger Housing Crisis Resolution System. To accomplish this objective, anyone who is experiencing a housing crisis, and has given consent, is entered into CE via HMIS and completes a preliminary assessment. (A person may still receive services even if they do not consent to HMIS.)

Nashville-Davidson County is utilizing the VI-SPDAT as the community's housing triage assessment tool for individuals who are literally homeless and have identified housing as a goal. If the person falls into the Youth and Youth Adult (YYA) population, a TAY-VI-SPDAT is completed; and the community uses the Family-VI-SPDAT for families with minor children.

The CoC is in the process of strengthening its prioritization methods in Nashville-Davidson County. Generally, priority will be given to households who have high scores on the VI-SPDAT; with the length of homelessness and any extenuating circumstances raised during weekly care coordination meetings also factored in.

Our community holds four 4 different care coordination meetings where provider agencies discuss the households with the highest barriers to housing and consult on how to assist those households to move to permanent housing and link them with the right supports as quickly as possible. Each care coordination group meets every week and focus on Veterans, families with minor children, individuals and youth. The CoC has received grant funding for (3) three CE intake specialists that conduct outreach and in-reach across Davidson County to identify people experiencing homelessness and link them to the best organization/agency that can provide services and housing as quickly as possible based on the client's needs.

In addition, a stakeholder group involving nine (9) organizations with street outreach teams is working on setting minimum standards for street outreach efforts, which will include entering people living in encampments and on the streets into CE.

The CoC Written Standards of Care Committee will be working on improvements to CE that includes but are not limited to a plan to provide after-hour services.

Nashville is in the position to offer immediate access to shelters for most individuals and families. Further investment in data collection through HMIS will help quantify the gaps where focus is needed, including but not limited to, serving single male-headed households, and couples who refuse to separate.

In addition, the CoC has established and is in the process of strengthening a Consumer Advisory Board, to provide ongoing feedback on our overall Housing Crisis Resolution System.

The MHID trains and coordinates with housing navigators, who are the frontline staff, at 45 partner

agencies that coordinate services and housing for people accessing CE.

FY2018 CoC funding awards strengthened the city's CE and HMIS capabilities. Nashville garnered three (3) new Domestic Violence bonus projects; one is developing a CE specifically designed to serve this subpopulation, which will eventually be integrated into the CE for all populations. An HMIS Expansion grant was also awarded that will double staffing capacity to assure more robust and accurate data collection efforts in Nashville. The CoC is awaiting the final report of our CE evaluation, which is going to be used as the starting point to determine a new assessment and prioritization process in the community.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

A Request for Applications is emailed to over 40 community- and faith-based entities and/or governmental agencies, advertised in several local papers and published on the MDHA website. Application responses are reviewed and rated by a five to six member review committee based on the following evaluation criteria: Project Quality; Need for Project; Operational Feasibility; Applicant Capacity, including HMIS data quality; and proven ability to stabilize homeless people with housing and income supports. Awards are made based on the highest ranked scores of the applications and recommendations of the review committee. The review committee typically includes staff from various funding agencies, program coordinators and a formerly homeless person. In 2021, a member of the CoC Performance Evaluation Committee (PEC) also served on the ESG evaluation committee. Discussions are underway to potentially merge the PEC and ESG review committees to allow them to review both programs to facilitate increased coordination between the funding sources.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Each year, MDHA recruits someone who has been, or who is currently, homeless to serve on the ESG Review Committee. A clause requiring homeless input is also included in all Agreements between MDHA and ESG subrecipient agencies.

5. Describe performance standards for evaluating ESG.

The CoC Written Standards of Care Committee updated Nashville's standards of care to reflect the influx of ESG-CV dollars for RRH. Those standards were approved in July 2021 by the city's Homelessness Planning Council, and can be found at:

<http://www.nashville-mdha.org/wp-content/uploads/2021/08/Continuum-of-Care-CocEmergency->

Solutions-Grants-ESG-Standards-of-Care.pdf .

This is a work in progress, as the Continuum increases its focus on data collected via HMIS (& comparable databases, in the case of domestic violence shelters), and intends to broaden the reach of the standards to projects that do not receive CoC or ESG funding. The 2021 document contains the following performance benchmarks for ESG projects:

<b>Emergency Shelter</b>	<b>Target</b>
Exits to Permanent Housing Length of Stay	85% - Shelters – 90% - Prevention and Rapid Rehousing Average of 90 days - shelters

Agencies using ESG funds will continue to strive to assure that housing stability & incomes are increasing for persons served via ESG funds, as well as attempt to shorten stays in shelter and reduce recidivism.

## **APPENDIX A – CITIZEN PARTICIPATION PLAN**

**METROPOLITAN GOVERNMENT OF NASHVILLE-DAVIDSON COUNTY**  
**METROPOLITAN HOUSING AND DEVELOPMENT AGENCY**  
**CITIZEN PARTICIPATION PLAN**

**INTRODUCTION**

The Citizen Participation Plan is designed to provide for and encourage citizen involvement in the development, implementation and evaluation of housing and community development programs in Metropolitan Nashville-Davidson County, Tennessee. While the processes contained in this Citizen Participation Plan may be used to address a broad range of public and private resources, this Plan is specifically designed to meet the citizen participation requirements for the Consolidated Plan for housing and community development needs of Metropolitan Nashville- Davidson County. Completion of the Consolidated Plan is required by the U.S. Department of Housing and Urban Development in order for Metropolitan Nashville-Davidson County to receive federal funds allocated through the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Persons with AIDS (HOPWA) Program.

As the lead agency responsible for the preparation and administration of the Consolidated Plan, the Metropolitan Development and Housing Agency (MDHA) has the primary responsibility for developing and implementing the Citizen Participation Plan. Per the federal regulations found at 24 CFR 91, the citizen participation plan must provide for and encourage citizens to participate in the development of the Consolidated Plan, the annual action plan, any substantial amendments to the Consolidated Plan, and the annual performance report. The plan is designed especially to encourage participation by low- and moderate-income persons, particularly:

- a. those living in slum and blighted areas,
- b. in areas where CDBG funds are proposed to be used,
- c. residents of predominantly low- and moderate-income neighborhoods,
- d. residents of public and assisted housing developments, and
- e. residents of targeted revitalization areas in which the developments are located.

MDHA will follow its citizen participation plan to the greatest extent possible. The requirements for citizen participation do not restrict the responsibility or authority of MDHA for the development and execution of its Consolidated Plan. MDHA will provide citizens with a reasonable opportunity to comment on amendments to the citizen participation plan and will make the citizen participation plan public. The citizen participation plan must be in a format accessible to persons with disabilities, upon request.

The Community Development Department of MDHA is the point of contact for all questions, comments, complaints, and requests for technical assistance. The Community Development Department can be contacted by telephone at 615-252-8505 or by e-mail at [comments@nashville-mdha.org](mailto:comments@nashville-mdha.org). Please address all correspondence to:

MDHA Development Department  
Attn: Consolidated Plan  
P.O. Box 846  
Nashville, TN 37202

MDHA will maintain a contact list to keep interested parties informed with updates regarding the Consolidated Plan. To be added to the contact list call 615-252-8505.

## **THE CONSOLIDATED PLAN & ANNUAL ACTION PLAN**

Every five years MDHA develops a long-term strategic plan called the Consolidated Plan. The Consolidated Plan guides the programs that MDHA will undertake each year. In addition to the Consolidated Plan, MDHA must prepare an annual action plan that describes the actions to be taken in a specific program year. To ensure public participation in the development of the Consolidated Plan and annual action plan, MDHA will hold a public hearing, accept public comment, and issue public notices for the Consolidated Plan and for each annual action plan.

### **Public Notice & Publication**

MDHA will publish a public notice in a non-legal section of *The Tennessean* and at least one weekly minority and Hispanic newspaper, to announce the public comment period, at least 10 days before a public hearing. MDHA will also publish a notice on its website. The notice will include a general summary and the location where copies of the entire plan may be obtained. MDHA will also send the notice to all members of the Consolidated Plan contact list. Notices will also be distributed to local elected officials, affordable housing forums/groups, public housing Resident Associations, Continuum of Care membership, and other interested parties and groups.

MDHA is required to publish each proposed plan in a manner that affords citizens, public agencies, and other interested parties a reasonable opportunity to examine its contents and to submit comments. MDHA will provide a reasonable number of free copies of the plan to citizens and groups that request it. MDHA will make every effort to provide reasonable accommodation for reviewing the document upon request. Copies of each plan will be available for review at MDHA and on the MDHA website at: [www.nashville-mdha.org/consolidated-plan](http://www.nashville-mdha.org/consolidated-plan).

### **Public Hearings**

MDHA will hold at least one public hearing per year during the development of the Annual Action plan. The purpose of the public hearings is to obtain citizens' views, respond to proposals, and answer questions. The hearings will address housing and community development needs, proposed activities, and review of program performance.

MDHA will make every effort to provide reasonable accommodations and services to assist persons with disabilities or sensory impairments. Translation services may be offered upon request.

## **Public Comments**

MDHA will provide a period of at least 30 days to receive comments from citizens on each proposed plan. MDHA will consider any comments or views of citizens received in writing, or orally at the public hearings, in preparing the final adopted plan. A summary of these comments or views shall be attached to the final adopted plan.

## **PLAN AMENDMENTS**

In the course of administering the four federal programs, MDHA may need to amend the Consolidated Plan or an annual action plan. When the amendment is significant and meets the criteria set forth below, the change will be considered a substantial amendment and MDHA will undertake additional actions in accordance with the Citizen Participation Plan to ensure citizens have an opportunity to comment. Changes to the Consolidated Plan that do not meet the criteria for substantial amendments and do not require citizen participation are defined as administrative updates. Examples of administrative updates include grammatical or structural edits that do not substantially change the scope or meaning of an activity; and changes in the coding or eligibility determination of a project that does not change the scope, location, or beneficiaries. Records of all amendments will be maintained at MDHA for public review and entered in Integrated Disbursement and Information System (IDIS) as required by HUD.

## **CRITERIA FOR SUBSTANTIAL AMENDMENTS – UNRELATED TO DISASTER/EMERGENCY EVENTS**

If a plan amendment meets any of the following criteria, MDHA will consider the amendment to be substantial and undertake the additional steps described in this section to ensure public participation:

- a. The addition of a goal not described or the deletion of an existing goal in the Consolidated Plan;
- b. A change in goal funding described in the Consolidated Plan that is increased or decreased by more than 35% of that goal;
- c. The addition of a new project not previously described in the current year's annual action plan;
- d. A fiscal change to a project in the current year's annual action plan to increase or decrease the project by more than 25% of the total allocation of CDBG, HOME, ESG, and HOPWA funds for the program year with the following exception:
  - Funds that were made available through the process described in the Action Plan and could not be committed/expended due to lack of demand may be reallocated to other eligible activities; or



- e. A substantial amendment is required by HUD.

### **Public Notice & Publication**

In the case of any proposed substantial amendment, MDHA will publish a public notice in The Tennessean and at least one weekly minority and Hispanic newspaper to announce the public comment period a minimum of 10 days before a public hearing. The notice will include a summary of the amendment and a list of the locations where copies of the amendment may be examined. MDHA will also maintain a contact list of interested parties and send information regarding the amendment to all members on the contact list.

### **Public Comments**

MDHA will provide a period of at least 30 days to receive comments on the substantial amendment before the amendment is implemented. MDHA will consider any comments or views of citizens received in writing, or orally at public hearings, if any, when adopting the amendment. MDHA will attach a summary of these comments and MDHA's response to the final adopted amendment.

### **DISASTER/EMERGENCY EVENTS THAT REQUIRE EXPEDITED SUBSTANTIAL AMENDMENTS**

**For CDBG funding under FY 2019-2020, FY 2020-2021, and the Coronavirus Aid, Relief, and Economic Security Act or CARES Act, participating cities may provide a 5-day notice/comment period of a proposed off-cycle change as allowed under a HUD waiver. This includes any new activities proposed. A public hearing is not required but documentation relative to off-cycle activity planning applies.**

Special ESG funding under the CARES Act referred to as ESG-CV to address the COVID-19 pandemic does not have citizen participation requirements that would otherwise apply to ESG funds; however, MDHA will publish how the ESG-CV funding has or will be used on MDHA's website and other appropriate Metro websites.

It may be necessary to expedite substantial amendments to the Consolidated Plan in the event of a declared disaster or emergency. There are three (3) types of disasters/emergency events that necessitate an expedited substantial amendment including (1) Man-Made-disasters, (2) Natural disasters, and (3) Terrorism. Man-made disasters can include chemical spills, mass rioting, power outages, dam failure, plant explosions, etc. Natural disasters can include earthquakes, tsunamis, hurricanes, tornadoes, wild fires, flooding and public health issues such as wide-spread disease such as the recent coronavirus disease 2019 (COVID-19). Terrorism events include bomb threats, biochemical attacks like the spread of anthrax, or cyber-attacks like hacking, phishing, and virus distribution, etc.

These expedited substantial amendments may include funding new activities and/or the reprogramming of funds including canceling activities to meet needs resulting from a

declared disaster or emergency. Therefore, the MDHA may utilize CDBG, HOME, ESG, or HOPWA funds to meet these needs with a 5-day public comment period instead of a 30-day public comment period, which is otherwise required for substantial amendments.

With respect to a declared disaster, the MDHA may elect to use CDBG, HOME, or ESG funds to address needs not provided for by the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA), or other disaster relief efforts. Funding for disaster relief may not duplicate other efforts undertaken by federal or local sources unless allowed by the federal government. Potential eligible uses of funds are those that are included in the Consolidated Plan or any other CDBG, HOME, or ESG eligible use.

HUD may provide new guidance on eligible uses in which the MDHA will comply with and may utilize as well.

All eligible CDBG activities, including those to address declared disasters or emergencies, must meet one of three national objectives which are: (1) Benefit to low- and moderate-income (LMI) persons; (2) Aid in the prevention of slums or blight; and (3) Meet a need having a particular urgency (referred to urgent need). MDHA may carryout eligible CDBG activities to meet needs resulting from declared disasters or emergencies under any one of the three national objectives.

## **PERFORMANCE REPORTS**

Each year MDHA must submit a Consolidated Annual Performance and Evaluation Report (CAPER) to HUD. This report is due 90 days after the close of the program year. To ensure public participation in the review of the performance report, MDHA will hold a public hearing, accept public comment, and issue public notices.

### **Public Notice & Publication**

MDHA will publish a public notice in *The Tennessean* and at least one weekly minority and Hispanic newspaper to announce the public comment period a minimum of 10 days before a public hearing. MDHA will also maintain a mailing list of interested parties and send information to all members of the mailing list. MDHA will provide a reasonable number of free copies of the performance report to citizens and groups that request it. Copies of each report will be available for review at MDHA and on the MDHA website at: [www.nashville-mdha.org/consolidated-plan](http://www.nashville-mdha.org/consolidated-plan).

### **Public Hearings**

MDHA will hold at least one public hearing per year during the preparation of the annual report. The purpose of the public hearings is to obtain citizens' views, answer questions, address housing and community development needs, and review program performance.

Upon request, MDHA will provide for translation services to meet the needs of non-English speaking residents. MDHA will also take whatever actions are appropriate to serve the needs of persons with disabilities.

## **Public Comments**

MDHA will provide a period of at least 15 days to receive comments on the annual report before the report is submitted to HUD. MDHA will consider any comments or views of citizens received in writing, or orally at public hearings, if any, when preparing the final report. MDHA will attach a summary of these comments and MDHA's response to the final annual report.

## **INFORMATION**

In addition to providing participation in the development of plans and the review of the annual report, MDHA will provide citizens, public agencies, and other interested parties with reasonable and timely access to information and records relating to the Consolidated Plan and the use of federal funds. MDHA will provide access to records for the current program year and previous five program years. This information includes, but is not limited to, the citizen participation plan, the Consolidated Plan as adopted, annual action plans, performance reports, and any substantial amendments. MDHA will make these records available in a form accessible to persons with disabilities, upon request. Most records are maintained at MDHA in the Community Development Department, located at 712 South Sixth Street.

Records may be reviewed by appointment during regular business hours.

MDHA will also provide citizens with reasonable and timely access to local meetings held in regard to the Consolidated Plan and the activities undertaken as part of the Consolidated Plan.

## **TECHNICAL ASSISTANCE**

MDHA must provide technical assistance to groups representative of persons of low- and moderate-income that request such assistance in developing proposals for funding assistance under any of the programs covered by the Consolidated Plan. To request technical assistance, contact the Community Development Department using the contact information listed in the Introduction.

## **COMPLAINTS**

MDHA will maintain a file that documents all citizen complaints and MDHA's response for any complaints related to the Consolidated Plan, amendments, and performance report. MDHA will provide a substantive written response to every written citizen complaint within 15 working days of the receipt of the complaint. In addition, MDHA will consider these complaints when evaluating program performance as part of the annual report to HUD.

Address all complaints to the Community Development Department using the address given in the Introduction.

## **DISPLACEMENT**

Displacement occurs when an individual, family, partnership, association, corporation, or organization moves from their home, business, or farm, or moves their personal property as a direct result of a federally-funded acquisition, demolition or rehabilitation. Generally, displacement does not include persons displaced temporarily from their dwelling for less than 12 months while it is being rehabilitated. Displaced persons and entities are eligible for relocation assistance under federal law.

As a part of this plan, MDHA is required to describe its plans to minimize displacement of persons and to specify the types and levels of assistance MDHA will make available to persons displaced. To minimize displacement, MDHA will avoid the acquisition and demolition of occupied structures. When displacement is necessary and unavoidable, MDHA will offer the following types of assistance.

### For Residential Displacements


- Provide relocation advisory services to displaced tenants and owner occupants
- Provide a minimum 90 days written notice to vacate prior to requiring possession
- Reimburse for moving expenses
- Provide payments for the added cost of renting or purchasing comparable replacement housing.

### For Nonresidential Displacements (businesses, farms, and nonprofit organizations)


- Provide relocation advisory services
- Provide a minimum 90 days written notice to vacate prior to requiring possession
- Reimburse for moving and re-establishment.

## **APPENDIX B – SUMMARY OF COMMENTS**

## SUMMARY OF PUBLIC COMMENTS

 Metropolitan Government of Nashville-Davidson County Five-Year Consolidated Plan and 2023 Annual Action Plan

### 1. COMMUNITY MEETINGS AND PUBLIC HEARINGS

MEETING DATE	MEETING TOPIC
Feb. 15, 2023 6 p.m. CT	General – Community Meeting
Feb. 16, 2023 6 p.m. CT	Public Services – Community Meeting
Feb. 21, 2023 6 p.m. CT	Affordable Housing - Community Meeting
Feb. 23, 2023 6 p.m. CT	Infrastructure – Community Meeting
March 21, 2023 6 p.m. CT	Public Hearing Kick-Off
April 13, 2023 6:30 p.m. CT	Public Hearing
 April 25, 2023 6:30 p.m. CT	Public Hearing

Overall themes in the meetings are summarized below.

#### A. COMMUNITY MEETINGS

**Feb. 15, 2023 - General – Community Meeting:** Feedback from this meeting primarily focused on the need for affordable housing. It was noted that those on fixed incomes oftentimes do not qualify based on the minimum income and have difficulty finding housing. It was suggested that more specific housing and services for victims of domestic violence would be valuable to the community. The need for a better system to inform the public about what services or housing opportunities are available was also discussed. The need for specific housing and services for victims of domestic violence was also noted.

**Feb. 16, 2023 - Public Services – Community Meeting:** Feedback from this meeting primarily focused on the need for more affordable housing and employment opportunities. Rental deposit support, increased diversity in the location of affordable housing, moving expenses and utility support were all noted as barriers to finding and securing affordable housing. Discussion included creating housing navigator positions to provide overall guidance and support. Transportation was also noted as a high need - including better access and expansion of services. It was also noted

that there is a need for infrastructure improvements, especially flood and drainage improvements and sidewalk construction.

**Feb. 21, 2023 - Affordable Housing – Community Meeting:** Feedback from this meeting primarily focused on the need for the construction of new affordable housing units, especially for those with extremely low or fixed incomes. It was noted that some landlords do not accept vouchers or subsidies or expect the same income levels as non-voucher applicants. The need for more legal aid services was also highly noted. Job training programs, mental health services and services for residents who have disabilities were all identified as important needs in the community.

**February 23, 2023 - Infrastructure – Community Meeting:** There were no attendees for this community meeting.

## **B. PUBLIC HEARINGS**

### **March 21, 2023 - Public Hearing Kick-Off:**

The following comments were heard during the Public Hearing Kick-Off meeting:

- The plan is not getting submitted until August. Why have a plan that starts in June but is not submitted until August?
  - U.S. Department of Housing and Urban Development Notice CPD 23-01, which is included in Appendix C, provides specific instructions on the timing for submission of Consolidated and Annual Action Plans. MDHA cannot submit plans until actual grant amounts are announced by HUD. HUD cannot make these announcements until all budgets are approved by the Congress and Senate, which was in late February. Once allocations are announced, MDHA must prepare the plan for the required 30-day public comment period before it can be approved via Ordinance, which requires three readings by Metro Council for submission to HUD.
- Stakeholders do not always seem to be heard. Public interest groups are heard, but not the community. The community has voiced that the number one need is housing, but the community development grant money is never put towards housing. People who come to these meetings and express interest need to be heard.
  - MDHA explained that each pot of money has specific eligible uses. Community Development Block Grant funding is limited in terms of what you can do regarding housing.
  - The intention of community meetings is to gather feedback and comments.

- The majority of funding in the Consolidated Plan is allocated to create and preserve affordable housing. The Plan also allocates additional funding for housing services benefiting individuals who are experiencing homelessness and persons who have HIV/AIDS.
- Are there other resources to help offset the cost of building affordable housing?
  - Yes, the Low-Income Housing Tax Credits, Payments In Lieu of Taxes (PILOT) and Housing Trust Funds are available through THDA, MDHA and the Barnes Housing Trust Fund.
- How are you ensuring you are capturing feedback from the community?
  - MDHA explained that it completed 19 stakeholder meetings (95 attendees), held four community meetings, conducted a survey that generated 184 responses and held three public hearings, one before the plan was released for public comment and two during the public comment period. Feedback was gathered from each of those events. Feedback from all meetings is incorporated into the plan. MDHA clarified that meetings are intentionally planned with the intent not to interfere with City Council meetings dates/times.
- Are we able to see the community survey data that was gathered?
  - MDHA explained that the results can be shared once the data is compiled. *[NOTE: Results were shared at the April 13 Public Hearing.]*
- There was concern that there are minimal housing opportunities. There is economic development happening throughout the state, but no housing for the many residents who need it.
  - Thank you for your comment.

### **April 13, 2023 - Public Hearing**

The following comments were heard during the April 13 Public Hearing meeting:

- Did MDHA put this plan together? What is the role of the consultant?
  - Yes. TDA helped MDHA gather data, facilitate meetings and provide guidance on HUD regulatory requirements. TDA has 25 years of experience assisting communities across the country in the development of Consolidated Plans, Annual Action Plans, Fair Housing Assessments and other planning initiatives. In the last few years alone, TDA has assisted over a dozen states, counties and cities with the development of Consolidated Plans.
- This is pertaining to the rapid-rehousing section: is this data consistent with historical data? Commenter felt it would be impossible to serve the numbers that were listed in the goal outcome indicators.



- Yes. The numbers listed for the goal outcome indicators are for all five years and are based on historical data.
- How were the organizations selected that were consulted? Some of the stakeholders listed are not even from the county.
  - MDHA explained that organizations and partners who have worked with MDHA in the past were informed of community meetings and the survey. All engagement opportunities, including the stakeholder interviews, were open to the public and conducted transparently. MDHA did not discourage participation by any interested groups.
- One commenter wanted to gain an understanding on the decision-making process for deciding what to fund.
  - MDHA clarified that most decisions are based on the eligible uses of the funds, after taking community input and priorities into consideration.
- A community member said he wants a utilization rate of vouchers (not listed in plan). He thinks these numbers should also be included.
  - MDHA explained that it follows the HUD Consolidated Plan template and these numbers are not a requirement for this plan. The public can find this information in the PHA Annual Plan for regular HCV. The latest PHA Annual Plan can be found at: <http://www.nashville-mdha.org/2023/03/24/notice-of-public-hearing-and-request-for-public-comment-on-pha-annual-plan-for-mdha-4/>. Additionally, there is a HCV Dashboard that shows utilization rates for special vouchers where anyone can pull information on any PHA in the country - [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/dashboard](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/dashboard)
- A community member wants to know about program income and where it comes from.
  - MDHA explained that the estimate is based on last year's program income receipts, and it gave an example of homeowner loans. Program income is received when a home that received a HOME program loan is sold and the loan is paid off or as loans to finance affordable housing developments are repaid.
- A community member voiced concern that the plan only mentioned landlord incentives for Veterans Affairs Supportive Housing vouchers since incentives were also available for other special voucher programs.
  - Language has been added to the SP30 table on page 169 to state that landlord incentives are also provided for the Emergency Housing Voucher and Community Choice Demonstration voucher programs.

### **April 25, 2023 - Public Hearing**

The only comment received was from a citizen thanking MDHA for providing the information presented in the meeting. They said it was informative and helped them better understand how funds are received and used in the community.

## 2. WRITTEN COMMENTS TO DRAFT 2023-2028 CONSOLIDATED PLAN AND 2023 ANNUAL ACTION PLAN

**Received April 20, 2023**

Dear Colleagues,

Thank you for the opportunity to comment on the consolidated plan. I am impressed with the careful assessment of needs and the detail of the plan. Here are a few comments, by page number.

p. 67 makes reference to the Metropolitan Homelessness Commission, which no longer exists.

RESPONSE: This will be corrected.

p. 102. The number exiting homelessness are much lower than those reported to the Homeless Planning Council, although a direct comparison is difficult because these data are households, and the MHID number reported to the Planning Council are persons. I am also not sure what dates your data cover. MHID reported to the Homeless Planning Council that 1,722 people experiencing homelessness were house in Nashville from April 2022 through March 2023, a decrease of 11% from the previous year. That is, if your year starts earlier, the discrepancy is greater.

RESPONSE: The numbers reported in the Consolidated Plan have all been reported from two U. S Department of Housing and Urban Development reports that MHID completes every year from the Homeless Management Information System - the HUD System Performance Measures and the HUD Longitudinal Systems Analysis. These numbers include a great deal of the data recorded in HMIS, but they do not include data recorded in Street Outreach, Supportive Services Only or Coordinated Entry projects. The monthly reports made to the Homelessness Planning Council include data from all projects in HMIS, including Street Outreach, Supportive Services Only and Coordinated Entry. These monthly Homelessness Planning Council reports are, therefore, able to capture more exits to permanent housing than the official HUD reports, as many people in HMIS are only participating in Street Outreach or Coordinated Entry and are not captured in other project types. Also, as the commenter mentioned, reports made to the Homelessness Planning Council are made based on individuals, not households.

p. 139. Barriers to affordable housing should consider the role of non-owner-occupied short-term rentals, which take units off the market, and are associated with increases in rent. The rapid acceleration in rents should also be included here.

RESPONSE: Thank you for this input. The inclusion of short-term rentals as a barrier to Affordable Housing has been added to the Action Plan.

p. 178/p. 181. The goals are pitifully small relative to the need.

RESPONSE: Consolidated Plan goals are sized to the amount of the allocations for each program. Further, each program has eligible uses, and funds must be spent with these restrictions in mind. Unfortunately, the needs of the community are often greater than can be addressed with HUD funds alone, but the goal of the plan is to make the most meaningful impact possible.

p. 184. Why is minimum density a problem for affordable housing? I would think maximum density would be more problematic.

RESPONSE: Thank you for your comment. We have revised this section of the plan.

Thank you.

#### **Received April 25, 2023**

Thank you for putting this plan together and showing our community how you propose to use these federal grants. While it is a good start, the plan is still underwhelming and does not provide a pathway to end our community's fight against the scourge of chronic homelessness or to provide enough supportive affordable housing to meet our community's needs.

The draft plan says that MDHA's past performance has "consistently satisfied program mandates" (page 7) but the numbers we see in the data presented show that we are consistently failing to achieve our main objective of ending chronic homelessness in Nashville. Among other problems like the high rate of section 8 vouchers expiring unused (which I believe we heard was 35% in the Affordable Housing Task Force Meetings but the Utilization Rate is missing in this plan), the Housing Gap (page 123) shows a large deficit in the number of supportive affordable housing units being preserved and created at the 0-50% AMI range. I don't understand why there isn't enough housing projected to be created. This is not new information. Metro has a list of available sites that were discussed in the Mayor's Affordable Housing Task Force. What's the hold up?

On page 45 you list Open Table Nashville as being in the "other-restaurant" category and providing restaurant navigation. Wrong. I haven't been volunteering for years with a restaurant navigation nonprofit. The lack of attention to this kind of detail makes me question the veracity

of this entire report. Unfortunately, the interns you had put this plan together are not getting the job done and our community deserves more for our hard-earned tax dollars.

One segment of the population we find difficult to house is Registered Sex Offenders. Is there a reason they have been left out of this plan? Is there any No-Barrier housing available? Similarly, I have friends who have had a difficult time finding housing due to failing a drug test or having pets. Will there be any Low-Barrier housing for people in these situations? Saying that we need greater collaboration from the nonprofits to serve these “special needs subpopulations” (page 107) is not adequate for a 5-year community-wide plan. You can’t just pass the buck. You’ve apparently collaborated with 100 local agencies in writing this, so why are you copping out? As the main public housing agency, this is part of the MDHA’s job. Our community needs a place for these people to exist.

I don’t see anything in this draft plan regarding resource development or fundraising strategies for the full amount of housing units needed to fill the deficit in the 0-30% AMI or 30-50% AMI ranges within the timeframe of this plan or any other timeframe. Can you please add a section showing how much money is needed and how you plan to achieve that goal? Why aren’t you building or buying enough housing for our community’s needs? Why aren’t you asking for enough money? I don’t mean to sound glib or daft or trite, but I don’t understand why it’s so difficult. If the grant (tax) money isn’t enough, you must find alternative funding sources.

Another missing component is transportation, which is a key element of any housing plan. One table about travel time as it relates to the workforce on page 142 with a missing data source is not enough. It is increasingly difficult to even get a bus pass for someone experiencing homelessness. How do you expect them to get to appointments with caseworkers and property managers who don’t leave the office? How do you expect people to get to work? Transit in Nashville has taken a back seat to other political agenda items for years and our low-income community members are paying for it.

Intangibles and other transpersonal concepts like hope, dreams and aspirations should be considered here as well. The Housing First approach often alludes to the work of psychologist Carl Maslow and his work around the hierarchy of needs and motivational theory. Concepts from Behavioral, Developmental, and Transpersonal Psychology as well as trauma-informed language would certainly be a welcome addition in this plan as a “Why” our community members should want to avail themselves of the entitlements system you have created and a “How” to make this system more inviting and inclusive. Similarly, the aesthetics around the individual in their journey through maintaining affordable housing should be addressed and a partnership with the council for the arts should be cultivated because this report does not take into account the totality of the individual. I said the same thing when we were writing the

shelter section of the Standards of Care, but it was disregarded. These holistic aspects of the individual that are missing in this plan are part of the reason we continue to fail.

I appreciate the data dump and needs analysis, but this is not much of a plan to overcome the affordable housing obstacles our community is facing. I'm glad you have included often overlooked aspects of affordable housing like youth programs, access to broadband internet, and digital literacy and there are a lot of great aspects for a starting point, however the summarized goal numbers starting on page 178 don't seem to line up with a strategy or milestones to meet our community's needs by 2028. If the MDHA was consistently achieving its goals in the past, it was sandbagging us and must not have been setting the bar very high. I would expect the MDHA to try, as the Continuum of Care Collaborative Applicant, to use all its resources to meet the needs that have been outlined in this plan. Why hasn't this been happening. Are you telling me that the housing gap shows a current 13,000 unit deficit but the goal is only to build or rehab about 750 units and help 1600 people with rental assistance by 2028? Why aren't you aiming to tackle the whole problem? Am I missing something? If the tax dollars and grants aren't enough, why aren't you leading a coordinated and concerted effort to raise the money necessary through other routes to push through the barrier of "Scarcity of Funding" noted on page 231? Only briefly on page 139 does this plan refer to "a scarcity of federal funding" in the needs analysis. Where is the plan for alternative funding sources? That seems like it should be an integral part of the strategy. Page 172 says the words "additional resources" that will be leveraged but I don't see any additional resources in this report. I certainly don't see enough in the annual goals starting on page 201 to satisfy the need that is shown in the housing supply gap.

The Other Actions section needs to be fleshed out much more. The actions steps and road map are the most important part of this plan for our community, but we are already doing a lot of what is prescribed and they alone are not solving the problem. For example, as a member of the Shelter Committee on the CoC, I know that we are already analyzing the funds budgeted for the overflow shelter that you prescribe on page 226. That was necessary to overcome the pushback from the mayor's office and social services department when I asked so many times for the emergency shelter opening temperature to be raised from 28 to 32 degrees. We have developed prevention and diversion efforts through several nonprofits and committees in the CoC, like the Veteran's Committee for example. We do quickly link people with emergency beds, that's part of the volunteer work I've done with Open Table Nashville and I know other nonprofits like The Salvation Army, People Loving Nashville and Colby's Army do it as well. Again, the work you prescribe in these actions steps alone isn't solving the problem. The missing piece of the puzzle is housing. I think we all know that. And that's what I expected to see in this consolidated strategic plan. What you didn't mention is that the Resource

Development Committee of the CoC was quietly dissolved. And here, we look at your plan and it also comes up short of necessary resources. When are you going to get it together?

I understand that this plan is only dealing with a few grants, but it doesn't seem like a real consolidated strategic plan. A bit of a misnomer. Where is the rest? These are the same numbers we've been seeing for years now, and it doesn't seem to be getting any better. This is all great info but why isn't it happening? Where is the accountability? This is just kicking the can down the road. We need a real plan to tackle our affordable housing problem. I'm sick of this crap. Give us a better plan. Please, "Don't pee on my leg and tell me it's raining." -Judith Sheindlin

Thank you for your work.

#### OVERALL RESPONSE:

Thank you for your input.

The Five-Year Consolidated Plan is a HUD-required planning tool designed to assess community needs through data analysis and community consultation. The template for the Consolidated Plan is set by HUD and follows the requirement is [24 CFR Part 91](#). HUD's template for completing each section of the plan requests specific narrative in response to the topics provided.

Through assessment, the Consolidated Plan identifies priority needs and establishes goals that will guide the use of funds received under HUD programs, including Community Development Block Grants, HOME Investment Partnerships Program, Emergency Solutions Grants and Housing Opportunities for Persons With AIDS. The five-year strategic goals are carried out through Annual Action Plans in which grantees make immediate funding decisions for annual allocations under each program. The goals in each Annual Plan are the same as the Consolidated Plan goals, but funding amounts across goals may shift from year to year as community needs are assessed on an annual basis.

Consolidated Plan goals are sized to the amount of the allocations for each program. Further, each program has eligible uses, and funds must be spent with these restrictions in mind. Unfortunately, the needs of the community are often greater than can be addressed with HUD funds alone, but the goal of the plan is to make the most meaningful impact possible.

The description for Open Table Nashville has been corrected in the final version of the document.

Information on voucher utilization rates which is also outside of the purpose of the Consolidated Plan can be found as follows: <http://www.nashville-mdha.org/2023/03/24/notice-of-public-hearing-and-request-for-public-comment-on-pha-annual-plan-for-mdha-4/>

Additionally, there is a HCV Dashboard that shows utilization rates for special vouchers where anyone can pull information on any PHA in the country: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/dashboard](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/dashboard)

The Metro Homeless Impact Division is the lead entity for the Landlord Incentive program. Through the program, participating landlords and property owners are encouraged to lower or relax their housing qualifications that often prevent those who are experiencing homelessness from finding stable housing. Those barriers include but are not limited to criminal history, previous evictions and low-income status. Additional information can be found at: <https://www.lowbarrierhousingcollective.org/>

**Received April 18, 2023, in the Consolidated Plan Email inbox but related to the PHA 5-Year Plan**

Based on the data included in the Streamline Annual PHA Plan for fiscal year beginning 10/2023 there are currently 7,428 Housing Choice Vouchers (HCV), however:


1. In response to the information provided for Objective 2d: "Attract at least 40 new property owners to the Housing Choice Voucher program each year."

\*\*\*Public Comment #1\*\*\*

We want a plan in place to ensure that the funds granted for the Community Choice Demonstration Program will be utilized transparently, including accounting for demographics of families enrolled throughout and beyond 2023 and to attract owners with units available in non-impacted census tracts as mentioned in Objective 2e: "Increase the percentage of vouchers leased in non-impacted census tracts from 69% to 72%."

## MDHA PHA Response


The eligible use of funds and data collection requirements for the Community Choice Demonstration are very specific and are tracked through Enrollment and Service Delivery Tool systems developed by HUD.

 In response to the information provided for Objective 2f: “Have at least three Housing Choice Voucher clients graduate to homeownership each year.” AND Objective 3a: “Increase and maintain the number of Family Self-Sufficiency Voucher households to 150 participants.”

\*\*\*Public Comment #2\*\*\*

We want a plan in place to ensure that Housing Choice Voucher (HCV) & Family Self-Sufficiency (FSS) program clients with goals of homeownership are able to participate in a Section 8 homeownership program that allows their Section 8 vouchers to be used towards homeownership and have alternative types of homeownership such as cooperatives and container homes allowed as an affordable option for the program, in addition to the services provided through Envision Cayce.

## MDHA PHA Response

MDHA’s Rental Assistance Department is no longer enrolling new families into the HCV Homeownership Program. We offer education and services for families to prepare them for homeownership opportunities through our Family Self-Sufficiency Program and continue to promote homeownership opportunities through existing  partners.

### Received April 24, 2023, in the Consolidated Plan Email in-box but related to the PHA 5-Year Plan

1. In response to the information provided for Objective 2j: “Conduct a Housing Choice Voucher (HCV) program participant survey biannually.” AND C.3: Resident Advisory Board (RAB) Comments (a) “Did the RAB(s) provide comments to the PHA Plan?”

We want a plan in place that provides for a fully funded and independently governed RAB specifically for the HCV program to ensure that those program participants have their voices represented, heard and included in the Annual PHA Plans that determine what services are needed on their journey towards self-sufficiency. This will help fill in the following gaps:

- (a) The missing HCV program participant survey,
- (b) The missing RAB comments in this PHA Plan and
- (c) The missing REAL lived-experience including input from the rarely active Consumer Advisory Board (CAB).



These are all necessary to help bridge the gap between service providers and program participants while showing program participants how to effectively navigate the Housing First, PHA, HCV & FSS programs to maintain housing, achieve self-sufficiency and graduate to homeownership if they choose.

### **MDHA PHA Response**

(1.) The MDHA Rental Assistance Department has recently hired a program education and outreach specialist whose duties will include participant surveys. We will be sending out a survey by the end of July and another by the end of the year.

A RAB meeting was scheduled for March 23, 2023. None of the invited attended, so no comments were received. The new program education and outreach specialist will also be reaching out to program participants to recruit those interested in serving on the RAB.

### **The response to (c) related to the CAB is listed separately as it is a CoC entity unrelated to the PHA**

2. In response to the information provided for Objective 3b: “ Establish 3 new partnerships annually with agencies that promote aspects of Family Self-Sufficiency (homeownership, budget management, career development, job training and readiness, etc.)

” We want a plan in place that utilizes the HUD Section 3 program to incorporate additional resources and opportunities to achieve Family Self-Sufficiency including employment contracts, financial literacy, budgeting, job training, career development etc. that can ultimately increase participation in the section 8 homeownership program and promote self-sufficiency for program participants.

### **MDHA’S PHA Response**

(2.) MDHA’s Rental Assistance Department administers a Family Self-Sufficiency Program that offers access to programs and services related to education, job-training, employment and financial literacy that promote self-sufficiency. We plan to enhance our service delivery efforts for program participants with an expansion of the MDHA Envision Center and continue to promote homeownership opportunities through existing partners. MDHA also employs a Section 3 Work Readiness Coordinator to provide employment training counseling/services to connect low- and moderate-income (LMI) persons to Section 3 employment opportunities associated with housing construction and redevelopment projects being undertaken by MDHA. This role also includes workforce barrier removal assistance like support with driver’s license reinstatement and record expunction.

## MDHA Response to CoC CAB

(c) The missing REAL lived experience including input from the rarely active Consumer Advisory Board (CAB).

The Metro Homeless Impact Division (MHID) is the entity working to get CAB back up and operational and they hope to have that done in the near future.

### Received May 9, 2023

C1: The presentations during the public hearing was too lengthy and did not allow enough time for public comments.

RESPONSE: MDHA will take your feedback into consideration when planning for future public hearings. The presentation of the Consolidated Plan during public hearings is intended to provide a comprehensive overview while also educating community members who may not be familiar with the process.

C2: Regarding the information on pages 16-57, some information seems to be inaccurate. See example #70 (pg 45) Open Table Nashville. Where did the information come from to be entered into the document?

RESPONSE: The table beginning on page 16 is a listing of agencies, groups, organizations and others who participated in the Consolidated Plan process. The inaccurate description for Open Table Nashville has been corrected in the final document.

C3: Also regarding the interviews on page 16-57, the number of interviews does not necessarily mean quality feedback from the stakeholders. Some stakeholders interviewed were not based out of Davidson County (example: A-Action Air and A+ Building & Restoration).

RESPONSE: MDHA implemented a broad outreach process inviting citizens who lived and/or worked in Davidson County to participate in the development of the consolidated plan. A-Action Air and A+ Building & Restoration are vendors with MDHA's Home Repair programs. Even so, we are unable to prohibit stakeholders outside of Davidson County from participating in the citizen participation process or MDHA's vendor procurement.

C4: Regarding the 17 interviews, please provide the list of people interviewed. (Page 64, line 4)

RESPONSE: The table beginning on page 16 is a listing of agencies, groups, organizations and others who participated in the Consolidated Plan process.

C5: Please clarify regarding Housing Placements. (Page 13)

RESPONSE: The Metro Homeless Impact Division provided MDHA with further clarity regarding housing placements through the landlord incentive program. Permanent housing placement through the Landlord Incentive Program includes secure housing that is not time limited, often involves signing a lease and includes options with and without subsidies to assist with the rent.


C6: Please clarify on landlord incentive program.

RESPONSE: The Metro Homeless Impact Division, is the lead entity for the Landlord Incentive Program. Through the program, participating landlords and property owners are encouraged to lower or relax their housing qualifications that often prevent those experiencing homelessness from finding stable housing. Those barriers include but are not limited to criminal history, previous evictions and low-income status.

The new initiative, called the Low Barrier Housing Collective, offers a monetary incentive for Nashville landlords and property owners so more doors can be opened to those unsheltered. Additionally, this program offers financial insurance for participants.

Additional information can be found at: <https://www.lowbarrierhousingcollective.org/>

C7: There is some confusion with the plan name “Napier/Sudekum Choice Neighborhoods Plan”.

RESPONSE: The Napier and Sudekum Choice Neighborhoods Plan was funding in 2016 through a Choice Neighborhoods Implementation Planning Grant through HUD. The inclusion of “Choice Neighborhoods” is a reference to the grant award for the plan. MDHA does not intend to apply for a Choice Neighborhoods grant for the Napier Place and Sudekum Apartments development. The name of the plan has been edited in the final draft to the  Napier and Sudekum Transformation Plan.

C8: Under Project Summaries (Page 205), example ESG Programs and Services. How were the numbers calculated? Was the data verified? What was MDHA’s role in this process? If verified, was the verification documentation submitted to the Performance Evaluation Committee?

RESPONSE: Below are the processes the Metro Homeless Impact Division has in place to ensure high quality accurate data in the Homeless Management Information System.

1. All HMIS data collection is done according to standardized data collection processes so that all agencies are collecting the same data in the same way. This involves comprehensive required HMIS training for all users, specialized additional training for agency points of contact and training on the importance of data quality. Standardized forms for data collection and physical training materials with summary information about data elements are additionally available to users.

2. MHID regularly runs accuracy reports within HMIS that check for common errors and inconsistencies like missing data, logical inconsistencies and invalid data. When accuracy errors like these are found we work with agencies to fix them.
3. MHID's data quality and monitoring coordinator completes data quality checks for every project in HMIS on a quarterly basis. This involves a full review and score for each project's accuracy, completeness, timeliness and consistency. These scorecards are shared with agencies, and we work directly with them to address as many errors as possible. Information from these quarterly self-checks is reviewed by the HMIS Oversight Committee of the CoC.
4. MHID has a community-wide Data Quality Plan that outlines our communities' benchmarks for data quality and minimum standards. This plan also describes enforcements if necessary for agencies who are failing to provide high quality data. This plan was created in conjunction with the HMIS Oversight Committee and Data Committee of the CoC.
5. The final step of MHID's data quality improvement cycle is annual monitoring of HMIS participating agencies. This involves monitoring agencies' adherence to our Policies and Procedures, privacy and security checks, and review of data quality scorecards. Our 2023 monitoring is scheduled for May and June.

C9: Of the 18 vouchers that are provided to MHID monthly, what is the utilization of those vouchers?

RESPONSE: In 2022 the utilization rate for the 18 vouchers per month was 56%. The main barriers to full utilization are getting the required documentation for applications and finding a unit to lease the voucher at once approved.

## **2023 Consolidated Plan Survey Summaries**



# 2023 Consolidated Plan Survey

## QUESTION SUMMARIES

## DATA TRENDS

## INDIVIDUAL RESPONSES

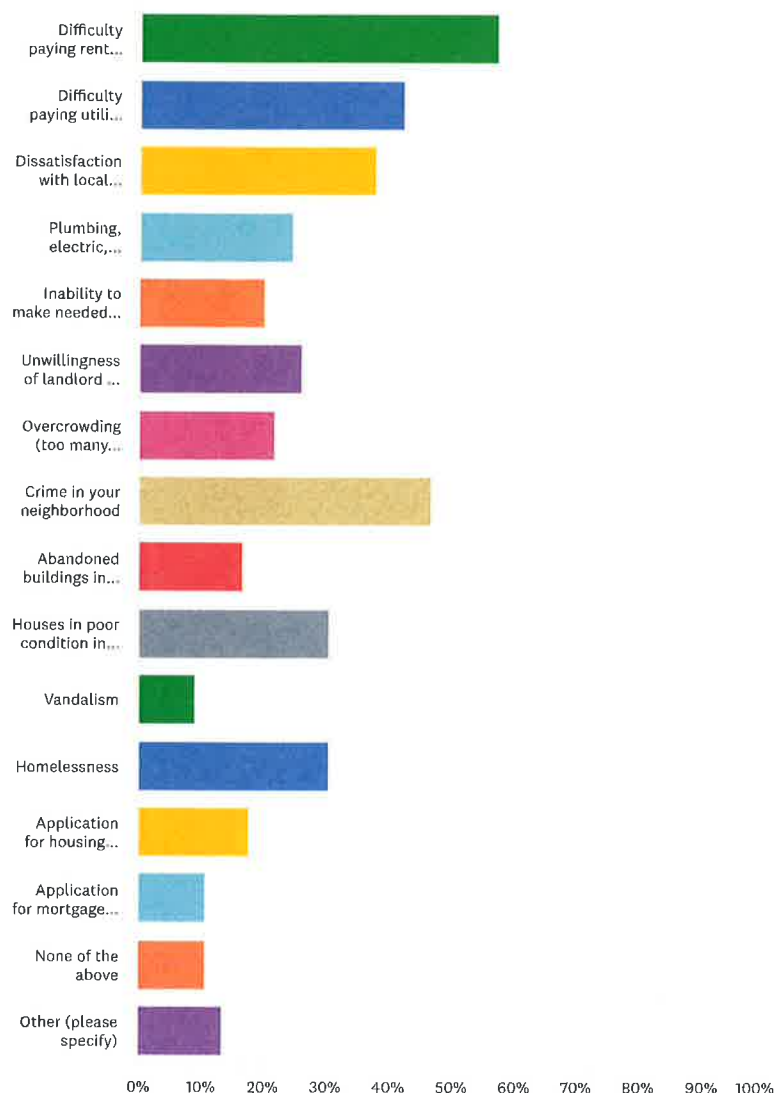
All Pages ▼

Q1



Have you experienced any of the following in the past two years? Select all that apply.

Answered: 180 Skipped: 4



### ANSWER CHOICES

Difficulty paying rent and/or mortgage  
Difficulty paying utility bills

### RESPONSES

57.22% 103  
42.22% 76



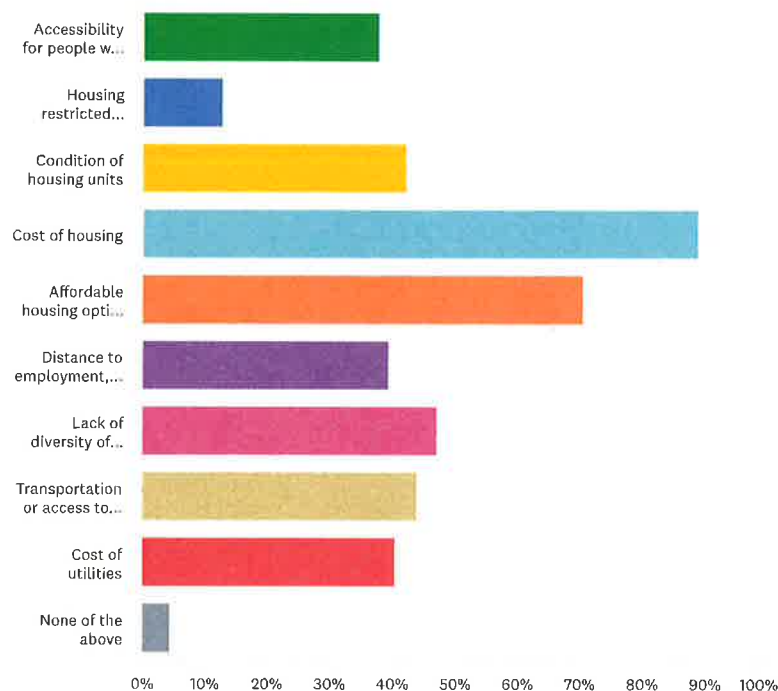
Overcrowding (too many people living in one home)	21.67%	39
Crime in your neighborhood	46.67%	84
Abandoned buildings in your neighborhood	16.67%	30
Houses in poor condition in your neighborhood	30.56%	55
Vandalism	8.89%	16
Homelessness	30.56%	55
Application for housing being denied	17.78%	32
Application for mortgage loan being denied	10.56%	19
None of the above	10.56%	19
Other (please specify)	Responses	13.33% 24
Total Respondents: 180		

Q2



What are the barriers to finding good housing in Davidson County that you have experienced or observed? Select all that apply.

Answered: 180 Skipped: 4



## ANSWER CHOICES

Accessibility for people who have disabilities or disabling conditions
Housing restricted based on age
Condition of housing units
Cost of housing
Affordable housing options available only in certain areas
Distance to employment, shopping, and/or services

## RESPONSES

37.78% 68
12.78% 23
42.22% 76
88.89% 160
70.56% 127
39.44% 71

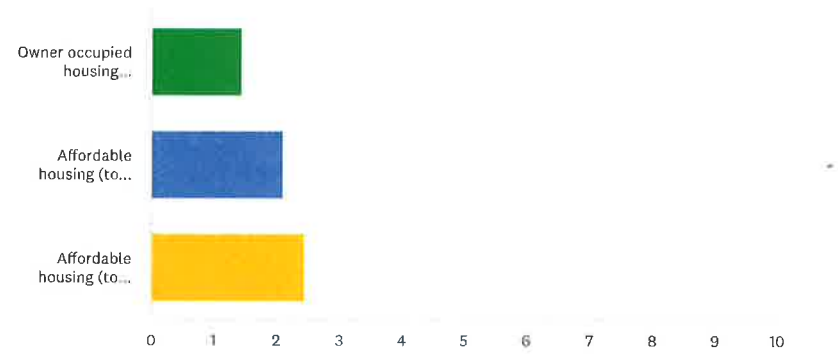


Transportation or access to public transportation	43.89%	79
Cost of utilities	40.56%	73
None of the above	4.44%	8
Total Respondents: 180		
<a href="#">Comments</a> (18)		

Q3

Please rank which affordable housing need should have the highest priority for federal funding (1= highest priority, 3 = lowest priority)

Answered: 176    Skipped: 8

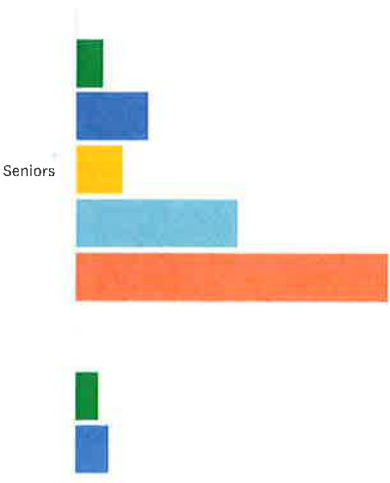


	1	2	3	TOTAL	SCORE
Owner occupied housing rehabilitation	11.93% 21	19.89% 35	68.18% 120	176	1.44
Affordable housing (to own)	30.11% 53	50.57% 89	19.32% 34	176	2.11
Affordable housing (to rent)	57.95% 102	29.55% 52	12.50% 22	176	2.45

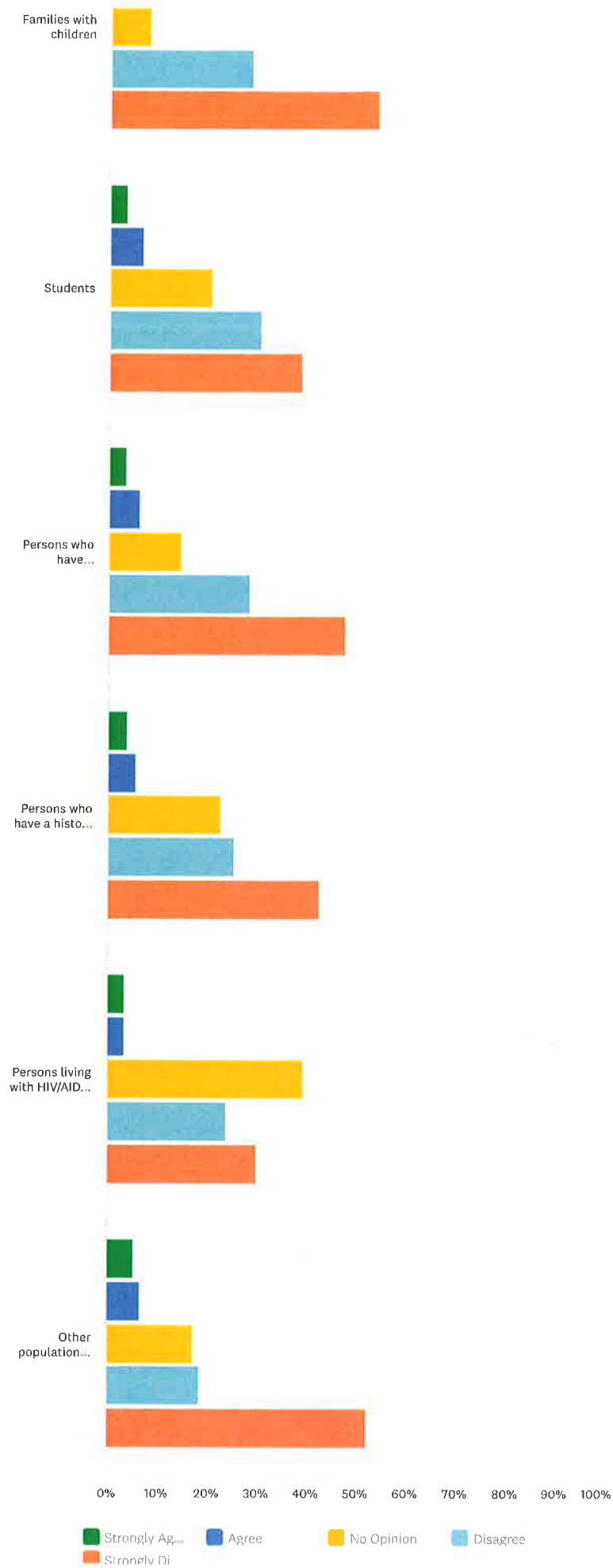
Q4

There is enough affordable housing in Davidson County for:

Answered: 182    Skipped: 2







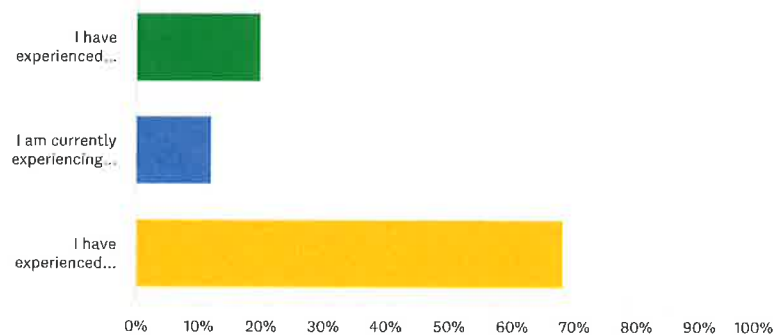
	STRONGLY AGREE	AGREE	NO OPINION	DISAGREE	STRONGLY DISAGREE	TOTAL	WEI AVE
Seniors	4.44% 8	11.67% 21	7.78% 14	26.11% 47	50.00% 90	180	
Families with children	3.91% 7	5.59% 10	7.82% 14	28.49% 51	54.19% 97	179	
Students	3.33% 6	6.67% 12	20.56% 37	30.56% 55	38.89% 70	180	
Persons who have disabilities	3.33% 6	6.11% 11	14.44% 26	28.33% 51	47.78% 86	180	
Persons who have a history of substance abuse	3.87% 7	5.52% 10	22.65% 41	25.41% 46	42.54% 77	181	
Persons living with HIV/AIDS and their families	3.33% 6	3.33% 6	39.44% 71	23.89% 43	30.00% 54	180	
Other population experiencing homelessness (please specify below)	5.36% 9	6.55% 11	17.26% 29	18.45% 31	52.38% 88	168	

[Comments \(50\)](#)

Q5

Please check the condition that applies to you:

Answered: 101 Skipped: 83



#### ANSWER CHOICES

I have experienced homelessness

I am currently experiencing homelessness

I have experienced homelessness, but I am not currently experiencing homelessness

TOTAL

#### RESPONSES

19.80% 20

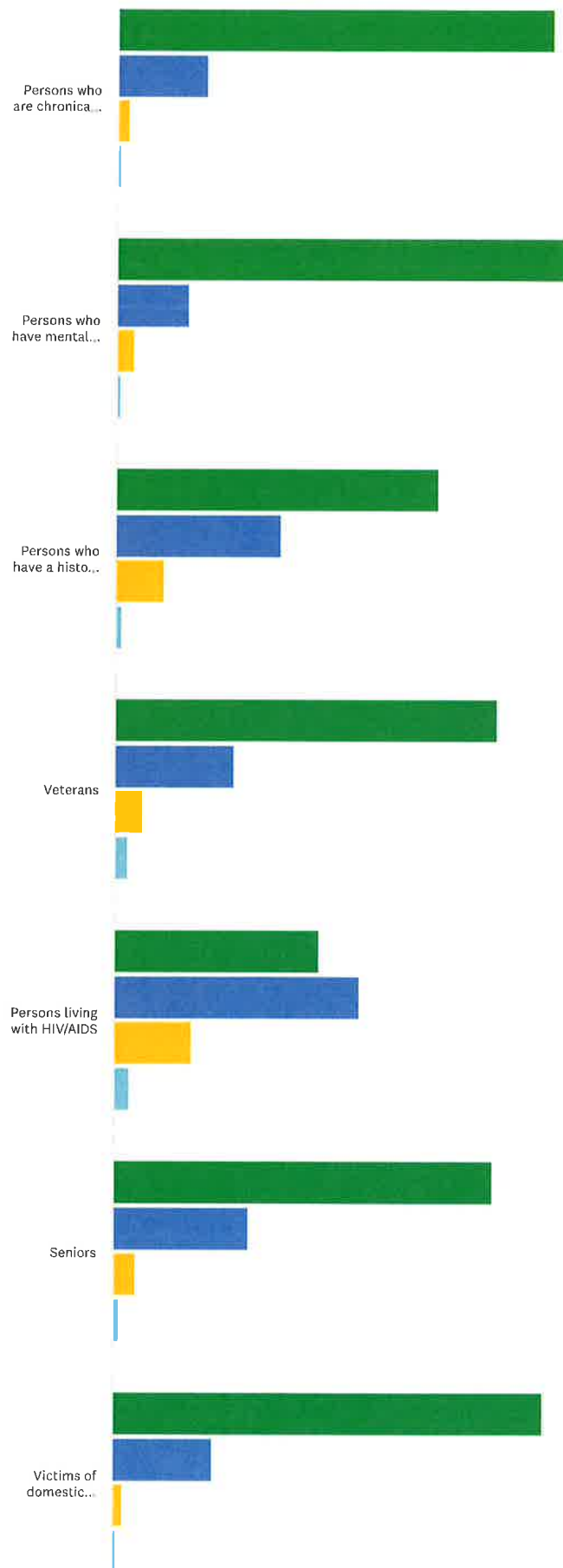
11.88% 12

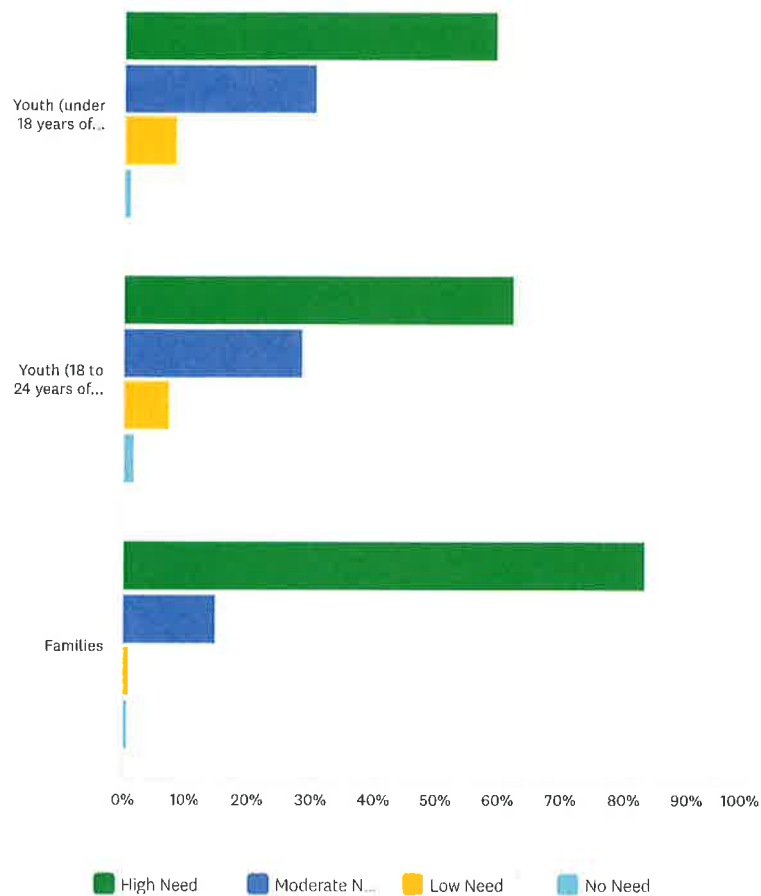
68.32% 69

101

Q6

Please rate the need in Davidson County for facilities serving the populations experiencing homelessness listed below:



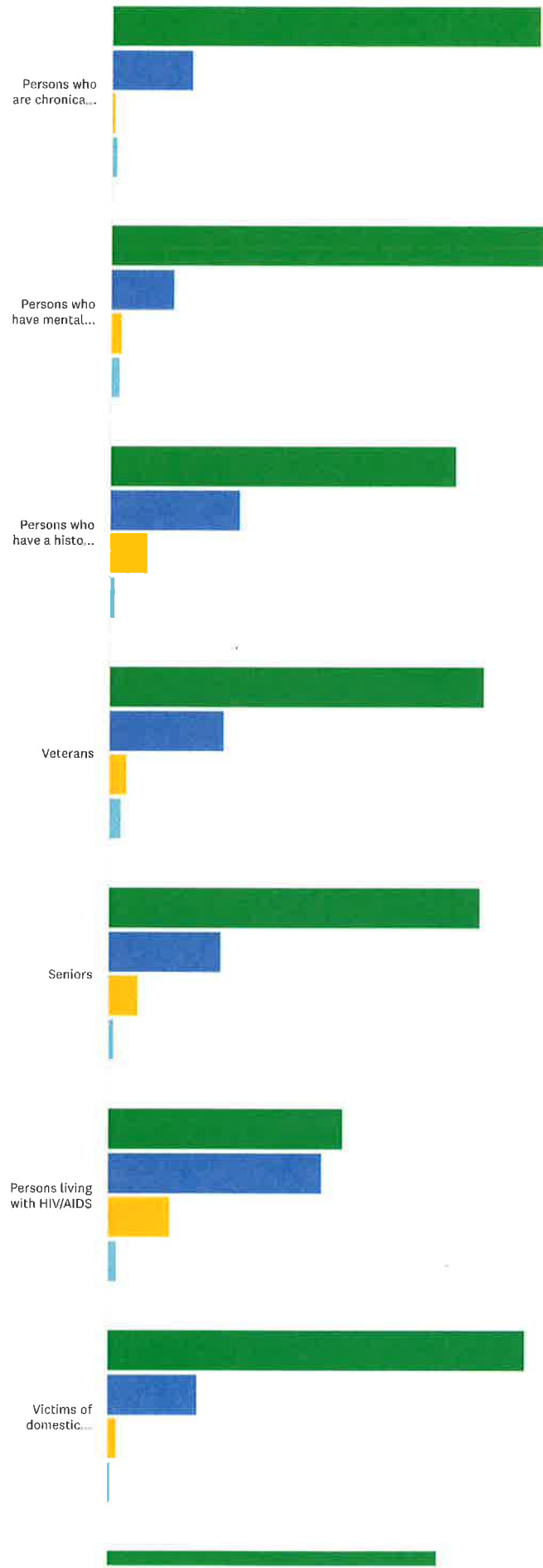


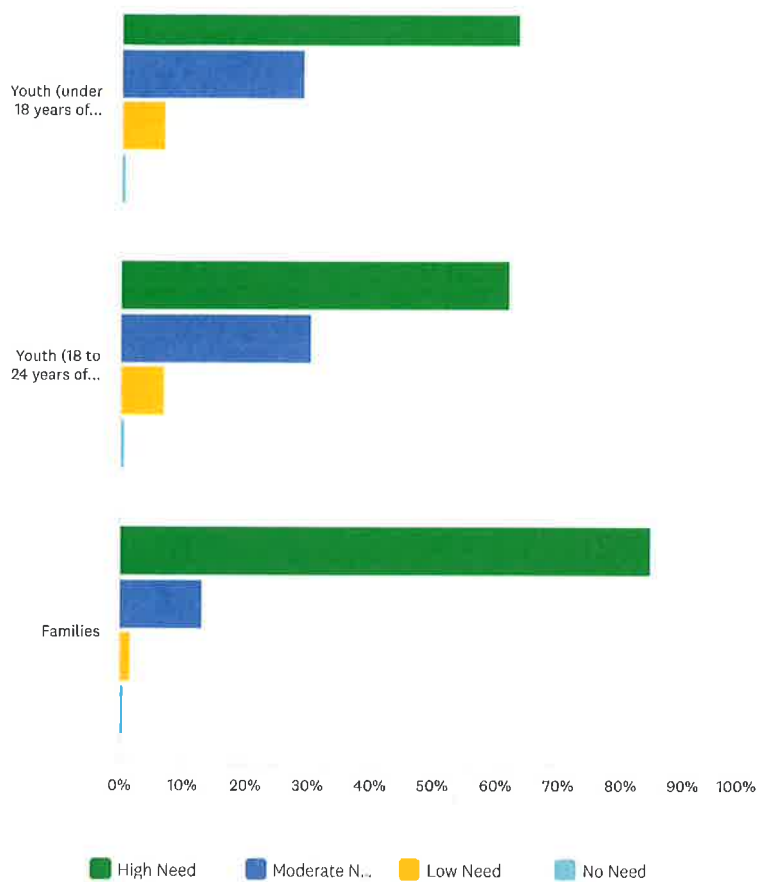
	HIGH NEED	MODERATE NEED	LOW NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Persons who are chronically homeless	80.56% 145	16.67% 30	2.22% 4	0.56% 1	180	1.23
Persons who have mental health needs	82.97% 151	13.19% 24	3.30% 6	0.55% 1	182	1.21
Persons who have a history of chronic substance abuse	59.44% 107	30.56% 55	8.89% 16	1.11% 2	180	1.52
Veterans	70.62% 125	22.03% 39	5.08% 9	2.26% 4	177	1.39
Persons living with HIV/AIDS	37.71% 66	45.14% 79	14.29% 25	2.86% 5	175	1.82
Seniors	69.89% 123	25.00% 44	3.98% 7	1.14% 2	176	1.36
Victims of domestic violence	79.33% 142	18.44% 33	1.68% 3	0.56% 1	179	1.23
Youth (under 18 years of age)	59.78% 107	30.73% 55	8.38% 15	1.12% 2	179	1.51
Youth (18 to 24 years of age)	62.57% 112	28.49% 51	7.26% 13	1.68% 3	179	1.48
Families	83.43% 151	14.92% 27	1.10% 2	0.55% 1	181	1.19

Q7



Please rate the need in Davidson County for services for populations experiencing homelessness listed below:





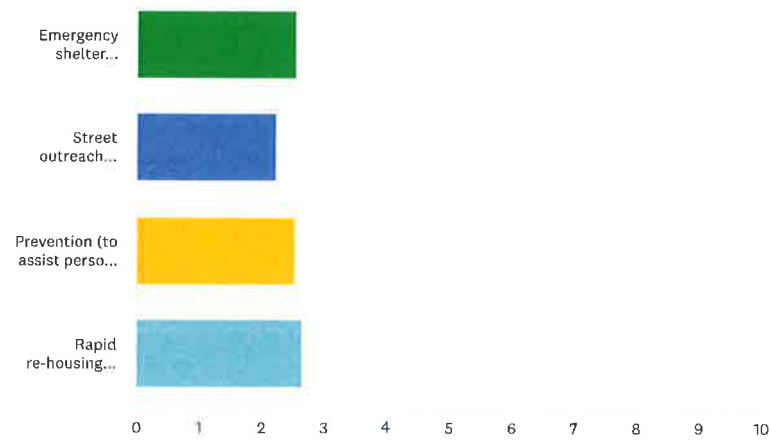
	HIGH NEED	MODERATE NEED	LOW NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Persons who are chronically homeless	82.68% 148	15.64% 28	0.56% 1	1.12% 2	179	1.20
Persons who have mental health needs	83.98% 152	12.15% 22	2.21% 4	1.66% 3	181	1.22
Persons who have a history of chronic substance abuse	66.67% 118	24.86% 44	7.34% 13	1.13% 2	177	1.43
Veterans	72.32% 128	22.03% 39	3.39% 6	2.26% 4	177	1.36
Seniors	71.59% 126	21.59% 38	5.68% 10	1.14% 2	176	1.36
Persons living with HIV/AIDS	45.14% 79	41.14% 72	12.00% 21	1.71% 3	175	1.70
Victims of domestic violence	80.45% 144	17.32% 31	1.68% 3	0.56% 1	179	1.22
Youth (under 18 years of age)	63.48% 113	29.21% 52	6.74% 12	0.56% 1	178	1.44
Youth (18 to 24 years of age)	62.15% 110	30.51% 54	6.78% 12	0.56% 1	177	1.46
Families	84.83% 151	12.92% 23	1.69% 3	0.56% 1	178	1.18

Q8

Please rank these assistance categories for persons who are experiencing homelessness that are eligible for Emergency Solutions Grants (ESG) by priority (1= highest

priority, 4 = lowest priority)

Answered: 177    Skipped: 7



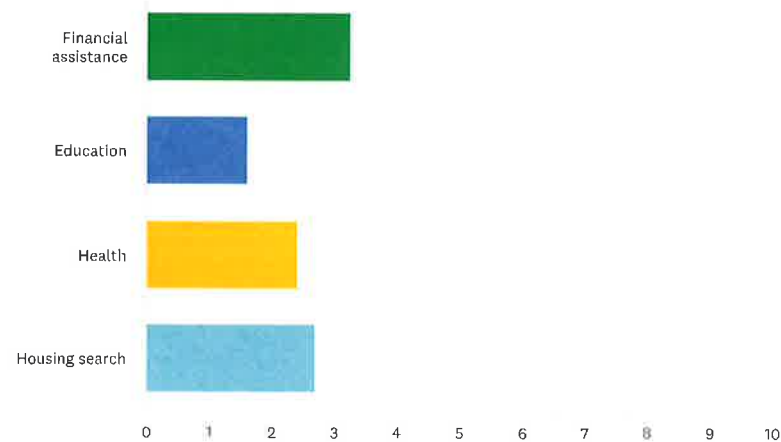
	1	2	3	4	TOTAL	SCORE
Emergency shelter operations	27.12% 48	23.16% 41	28.25% 50	21.47% 38	177	2.56
Street outreach (assisting persons who are unsheltered or experiencing homelessness)	14.12% 25	25.99% 46	28.81% 51	31.07% 55	177	2.23
Prevention (to assist persons in danger of becoming homeless)	31.07% 55	17.51% 31	26.55% 47	24.86% 44	177	2.55
Rapid re-housing (moving the person experiencing homelessness into permanent housing and helping them to achieve stability in that housing)	27.68% 49	33.33% 59	16.38% 29	22.60% 40	177	2.66

Q9



Please rank the following services for persons experiencing homelessness from highest priority to lowest priority. (1 = highest priority, 4 = lowest priority)

Answered: 174    Skipped: 10

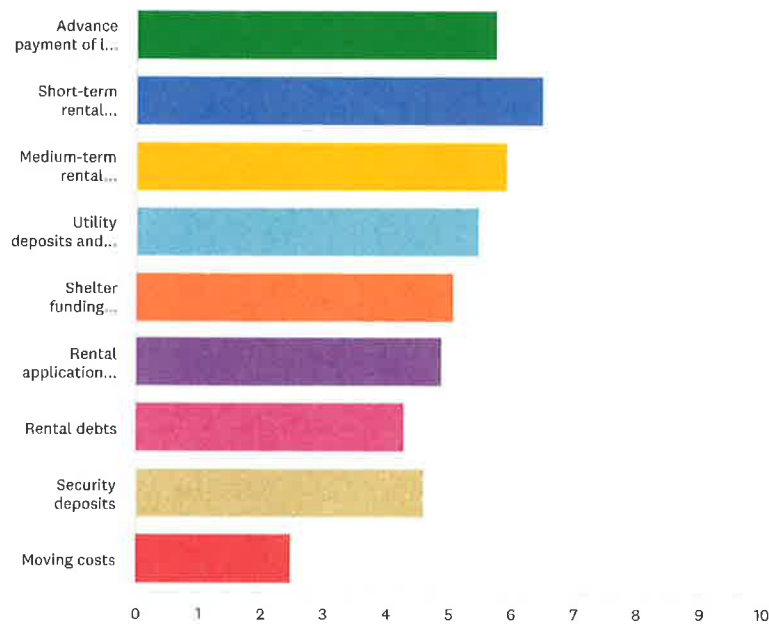


	1	2	3	4	TOTAL	SCORE
Financial assistance	51.72% 90	29.31% 51	12.07% 21	6.90% 12	174	3.26
Education	6.90% 12	10.34% 18	19.54% 34	63.22% 110	174	1.61
Health	16.09% 28	23.56% 41	47.13% 82	13.22% 23	174	2.43
Housing search	25.29% 44	36.78% 64	21.26% 37	16.67% 29	174	2.71

Q10

With respect to financial assistance for persons experiencing homelessness, please rank the following services from highest priority to lowest priority. (1 = highest priority, 9 = lowest priority)

Answered: 169 Skipped: 15



	1	2	3	4	5	6	7	8
Advance payment of last month's rent	22.49% 38	12.43% 21	11.83% 20	10.06% 17	10.65% 18	5.92% 10	9.47% 16	7.1
Short-term rental assistance	15.38% 26	30.77% 52	14.20% 24	11.83% 20	6.51% 11	8.28% 14	7.10% 12	2.9
Medium-term rental assistance	10.65% 18	13.02% 22	28.40% 48	12.43% 21	10.06% 17	7.69% 13	5.92% 10	7.6
Utility deposits and payments	2.96% 5	8.88% 15	13.61% 23	30.77% 52	17.16% 29	13.02% 22	7.69% 13	4.1
Shelter funding (including maintenance, rent, security, fuel, equipment, insurance, utilities and/or	20.71% 35	3.55% 6	5.92% 10	8.88% 15	19.53% 33	8.88% 15	11.24% 19	9.4



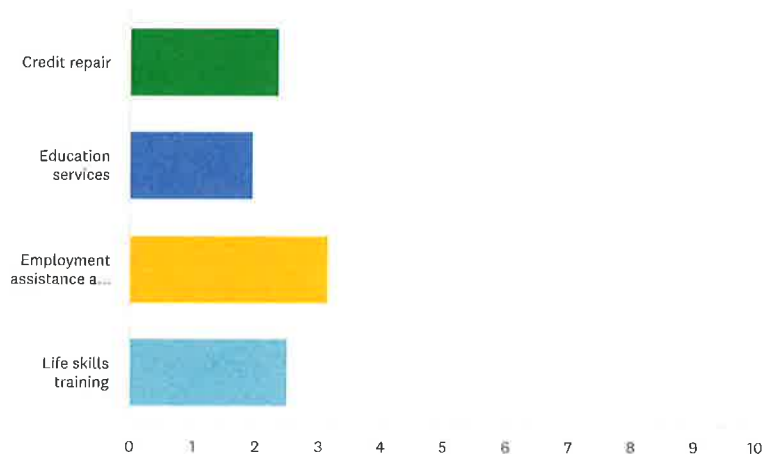
furnishings)

Rental application fees	9.47% 16	11.24% 19	4.73% 8	4.73% 8	14.79% 25	27.81% 47	15.98% 27	7.1
Rental debts	12.43% 21	4.14% 7	5.33% 9	8.88% 15	6.51% 11	10.06% 17	26.63% 45	14.7
Security deposits	5.92% 10	12.43% 21	12.43% 21	10.06% 17	7.69% 13	7.10% 12	9.47% 16	29.5
Moving costs	0.00% 0	3.55% 6	3.55% 6	2.37% 4	7.10% 12	11.24% 19	6.51% 11	17.1

Q11

With respect to education for persons experiencing homelessness, please rank the following services from highest priority to lowest priority. (1 = highest priority, 4 = lowest priority)

Answered: 166 Skipped: 18



	1	2	3	4	TOTAL	SCORE
Credit repair	24.10% 40	19.28% 32	24.70% 41	31.93% 53	166	2.36
Education services	7.83% 13	17.47% 29	37.95% 63	36.75% 61	166	1.96
Employment assistance and job training	40.36% 67	37.95% 63	18.67% 31	3.01% 5	166	3.16
Life skills training	27.71% 46	25.30% 42	18.67% 31	28.31% 47	166	2.52

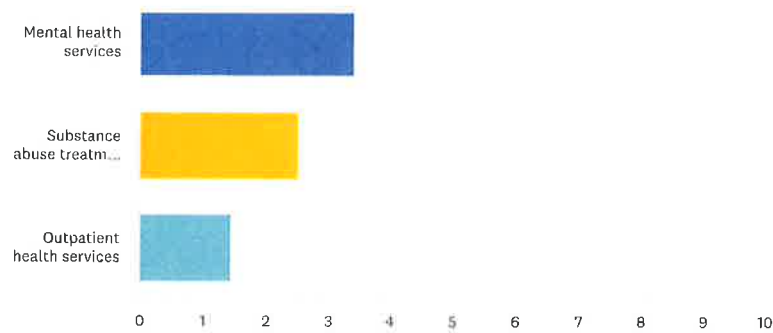
Q12

Please rank the following health services for persons experiencing homelessness from highest priority to lowest priority. (1 = highest priority, 4 = lowest priority)

Answered: 150 Skipped: 34

Emergency health services



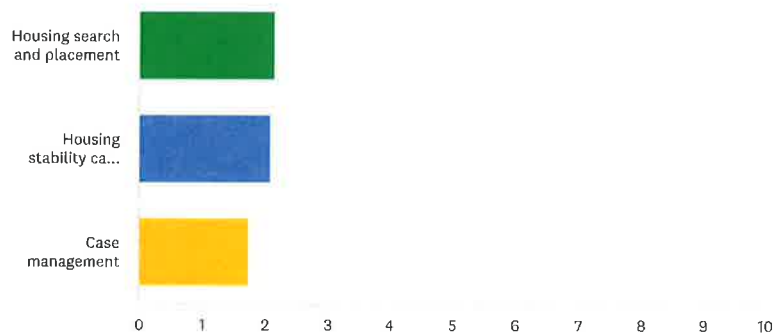


	1	2	3	4	TOTAL	SCORE
Emergency health services	30.67% 46	18.67% 28	30.67% 46	20.00% 30	150	2.60
Mental health services	54.00% 81	34.00% 51	12.00% 18	0.00% 0	150	3.42
Substance abuse treatment services	12.00% 18	41.33% 62	33.33% 50	13.33% 20	150	2.52
Outpatient health services	3.33% 5	6.00% 9	24.00% 36	66.67% 100	150	1.46

### Q13

With respect to housing search assistance for persons experiencing homelessness, please rank from highest priority to lowest priority. (1 = highest priority, 3 = lowest priority)

Answered: 117 Skipped: 67



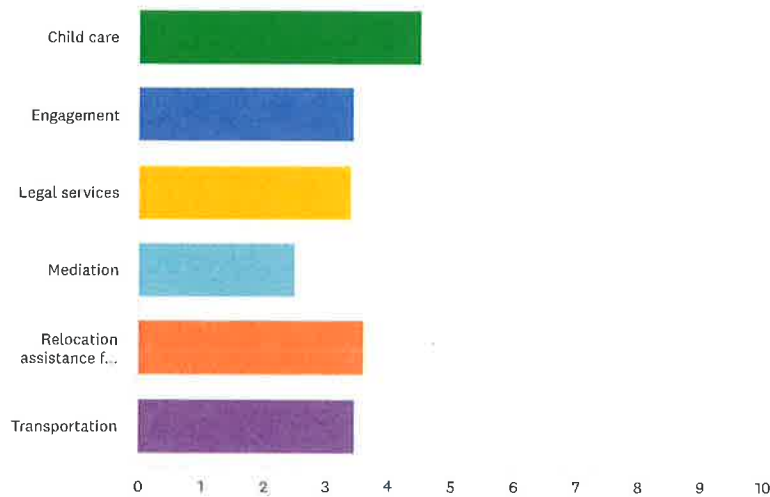
	1	2	3	TOTAL	SCORE
Housing search and placement	35.04% 41	46.15% 54	18.80% 22	117	2.16
Housing stability case management	35.90% 42	36.75% 43	27.35% 32	117	2.09
Case management	29.06% 34	17.09% 20	53.85% 63	117	1.75

### Q14

With respect to general services for persons experiencing homelessness, please rank from highest priority to lowest priority. (1 = highest priority, 6 = lowest priority)

priority, 1 highest priority, 6 lowest priority

Answered: 166 Skipped: 18



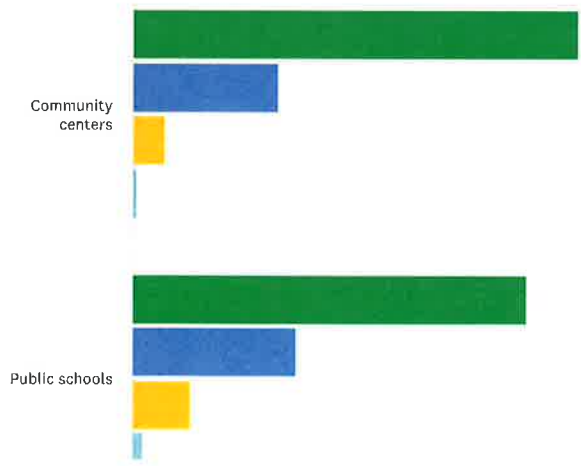
	1	2	3	4	5	6	TOTAL	SC
Child care	36.75% 61	23.49% 39	16.27% 27	9.64% 16	6.63% 11	7.23% 12	166	
Engagement	11.45% 19	16.87% 28	18.07% 30	23.49% 39	18.67% 31	11.45% 19	166	
Legal services	7.23% 12	16.27% 27	25.30% 42	22.29% 37	19.88% 33	9.04% 15	166	
Mediation	3.61% 6	7.83% 13	9.64% 16	22.89% 38	26.51% 44	29.52% 49	166	
Relocation assistance for persons who are displaced	27.71% 46	11.45% 19	11.45% 19	11.45% 19	21.08% 35	16.87% 28	166	
Transportation	13.25% 22	24.10% 40	19.28% 32	10.24% 17	7.23% 12	25.90% 43	166	

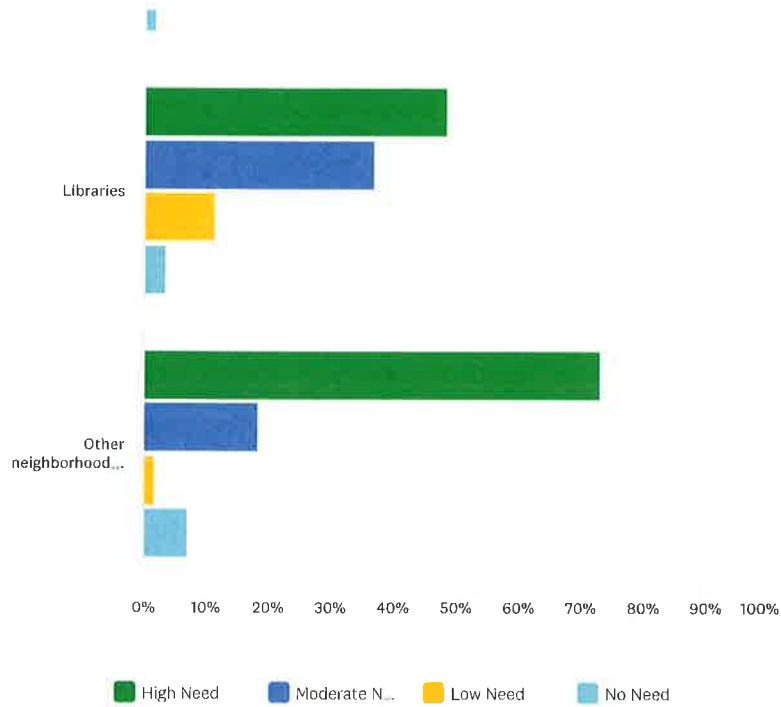
Q15



Please rate Davidson County's need for the neighborhood facilities listed below.

Answered: 177 Skipped: 7





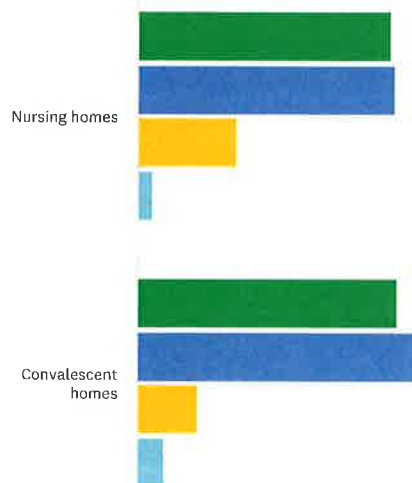
	HIGH NEED	MODERATE NEED	LOW NEED	NO NEED	TOTAL
Community centers	71.19% 126	23.16% 41	5.08% 9	0.56% 1	177
Public schools	62.86% 110	26.29% 46	9.14% 16	1.71% 3	175
Libraries	48.30% 85	36.93% 65	11.36% 20	3.41% 6	176
Other neighborhood facility (please specify below)	73.04% 84	18.26% 21	1.74% 2	6.96% 8	115

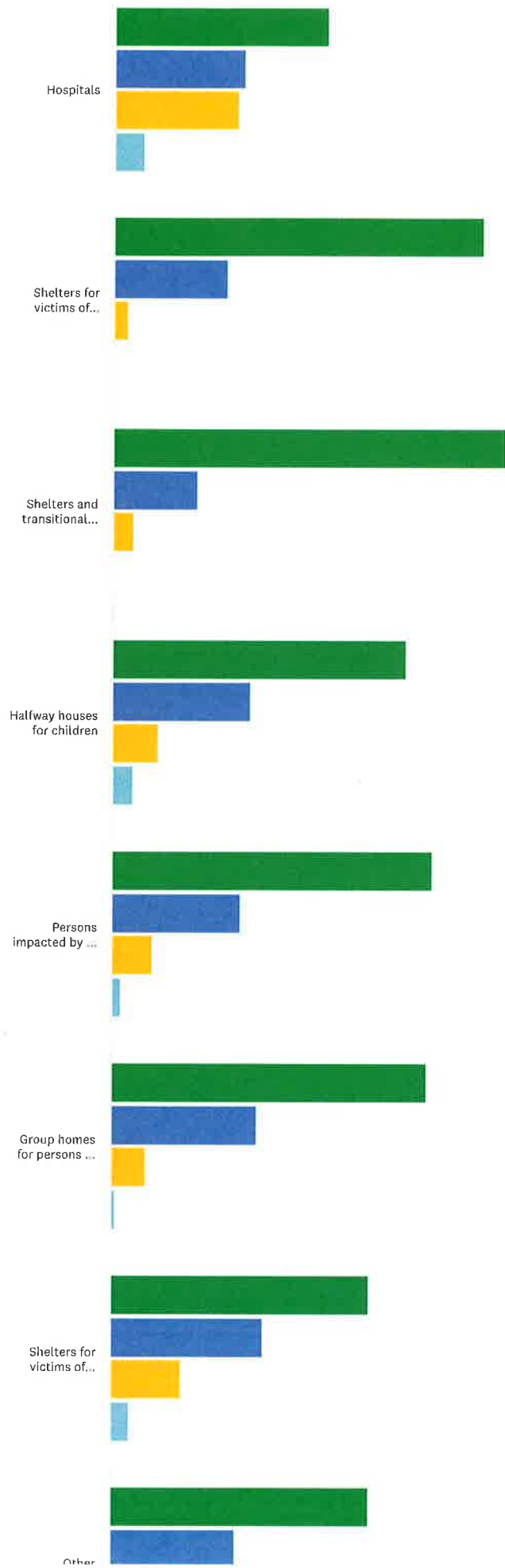
[Comments \(55\)](#)

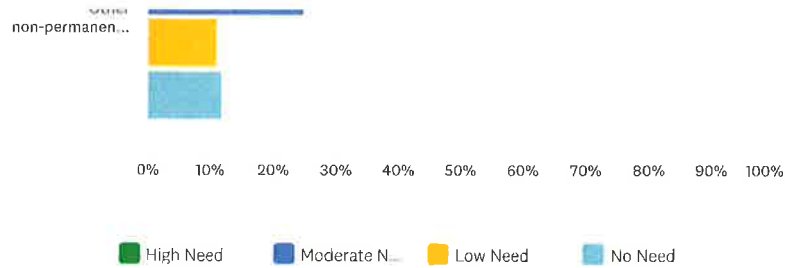
Q16

Please rate Davidson County's need for the non-permanent housing facilities listed below.

Answered: 178 Skipped: 6







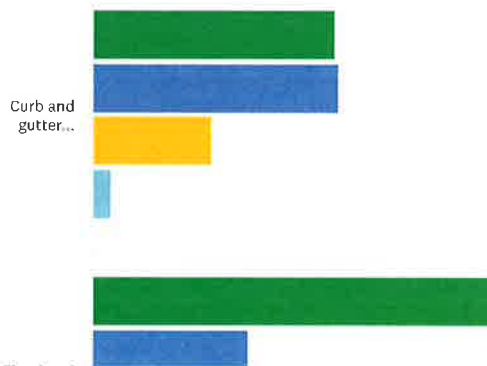
	HIGH NEED	MODERATE NEED	LOW NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Nursing homes	40.59% 69	41.18% 70	15.88% 27	2.35% 4	170	1.80
Convalescent homes	41.67% 70	44.64% 75	9.52% 16	4.17% 7	168	1.76
Hospitals	42.86% 72	26.19% 44	25.00% 42	5.95% 10	168	1.94
Shelters for victims of domestic violence	74.43% 131	22.73% 40	2.84% 5	0.00% 0	176	1.28
Shelters and transitional facilities/housing for persons experiencing homelessness	79.10% 140	16.95% 30	3.95% 7	0.00% 0	177	1.25
Halfway houses for children	58.96% 102	27.75% 48	9.25% 16	4.05% 7	173	1.58
Persons impacted by the justice system or persons on parole	64.37% 112	25.86% 45	8.05% 14	1.72% 3	174	1.47
Group homes for persons who are developmentally disabled	63.43% 111	29.14% 51	6.86% 12	0.57% 1	175	1.45
Shelters for victims of disaster	51.76% 88	30.59% 52	14.12% 24	3.53% 6	170	1.69
Other non-permanent housing facility (please specify below)	51.85% 56	25.00% 27	11.11% 12	12.04% 13	108	1.83

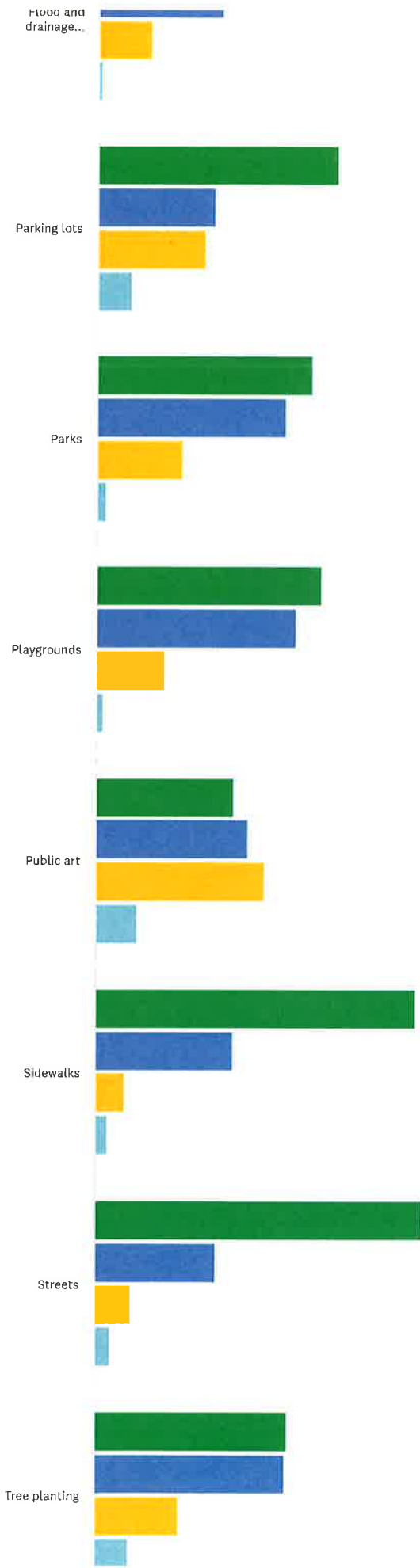
[Comments \(23\)](#)

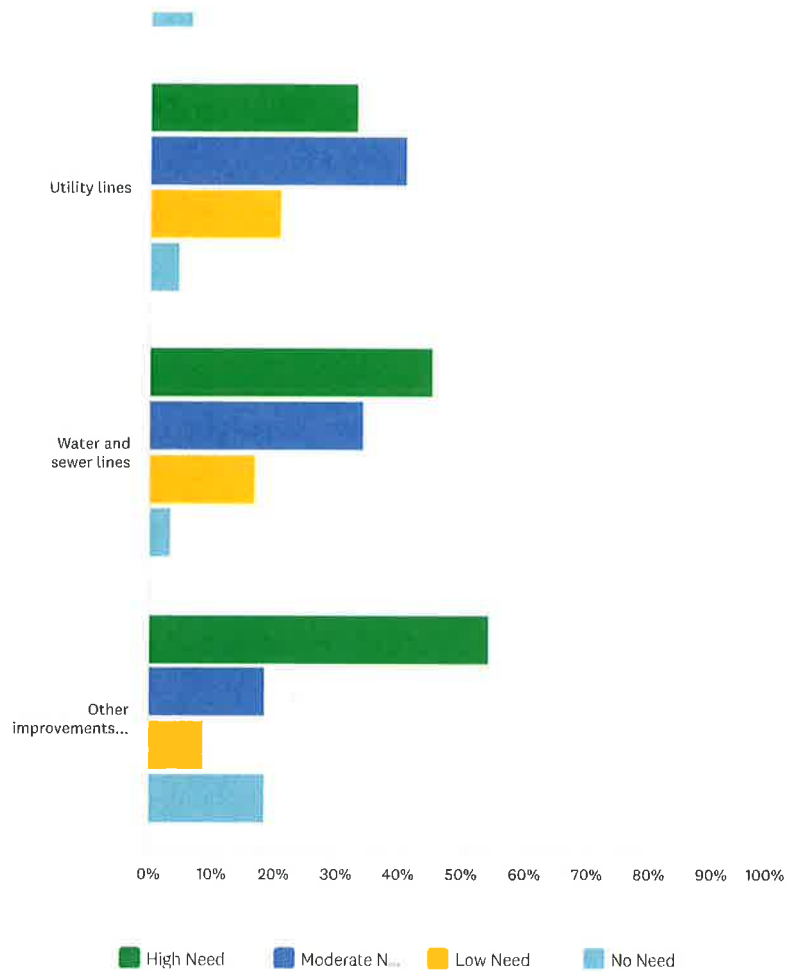
Q17

Please rate the need in Davidson County for the public improvements listed below.

Answered: 176 Skipped: 8







	HIGH NEED	MODERATE NEED	LOW NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Curb and gutter improvements	38.69% 65	39.29% 66	19.05% 32	2.98% 5	168	1.86
Flood and drainage improvements	64.16% 111	24.86% 43	10.40% 18	0.58% 1	173	1.47
Parking lots	48.50% 81	23.35% 39	21.56% 36	6.59% 11	167	1.86
Parks	43.27% 74	38.01% 65	16.96% 29	1.75% 3	171	1.77
Playgrounds	45.29% 77	40.00% 68	13.53% 23	1.18% 2	170	1.71
Public art	27.49% 47	30.41% 52	33.92% 58	8.19% 14	171	2.23
Sidewalks	64.33% 110	27.49% 47	5.85% 10	2.34% 4	171	1.46
Streets	65.88% 112	24.12% 41	7.06% 12	2.94% 5	170	1.47
Tree planting	38.69% 65	38.10% 64	16.67% 28	6.55% 11	168	1.91
Utility lines	33.33% 56	41.07% 69	20.83% 35	4.76% 8	168	1.97
Water and sewer lines	45.35% 78	34.30% 59	16.86% 29	3.49% 6	172	1.78
Other improvements (please specify below)	54.32% 44	18.52% 15	8.64% 7	18.52% 15	81	1.91

Comments (32)



Q18



Please describe where these improvements (if any) should be located:

Answered: 71 Skipped: 113

All major highways need to be replaced. Way too many potholes in Davidson county.

3/29/2023 06:48 AM

All areas of Davidson County

3/28/2023 02:18 PM

Everywhere

3/28/2023 10:19 AM

Housing that is affordable and safe, streets, education, just help in general

3/27/2023 04:47 PM

North West Nashville

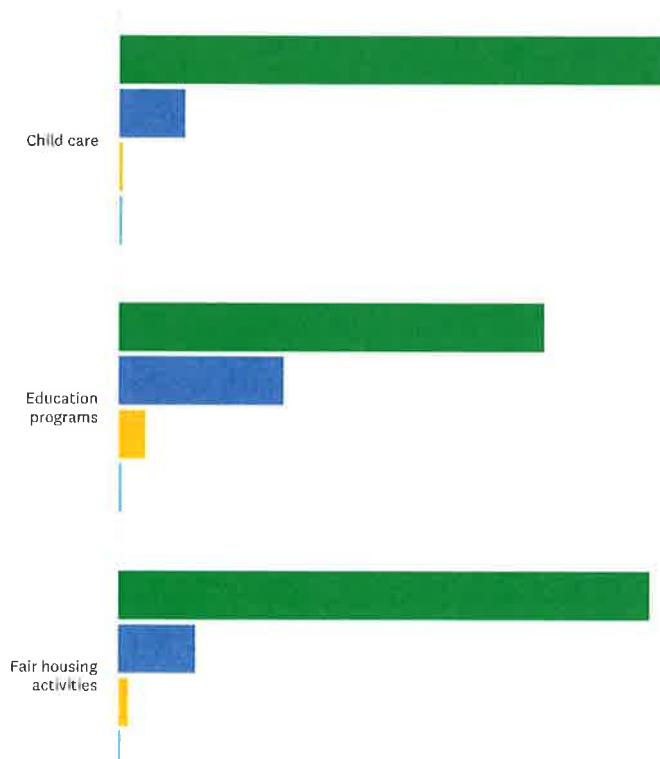
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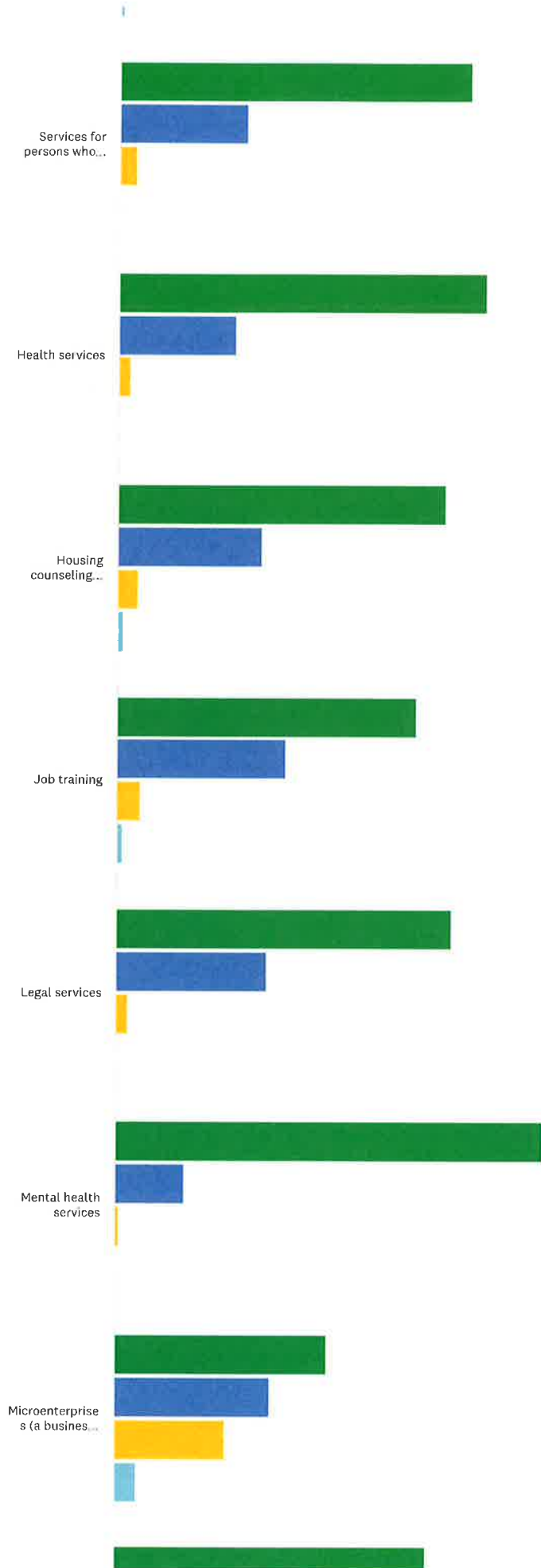
Q19

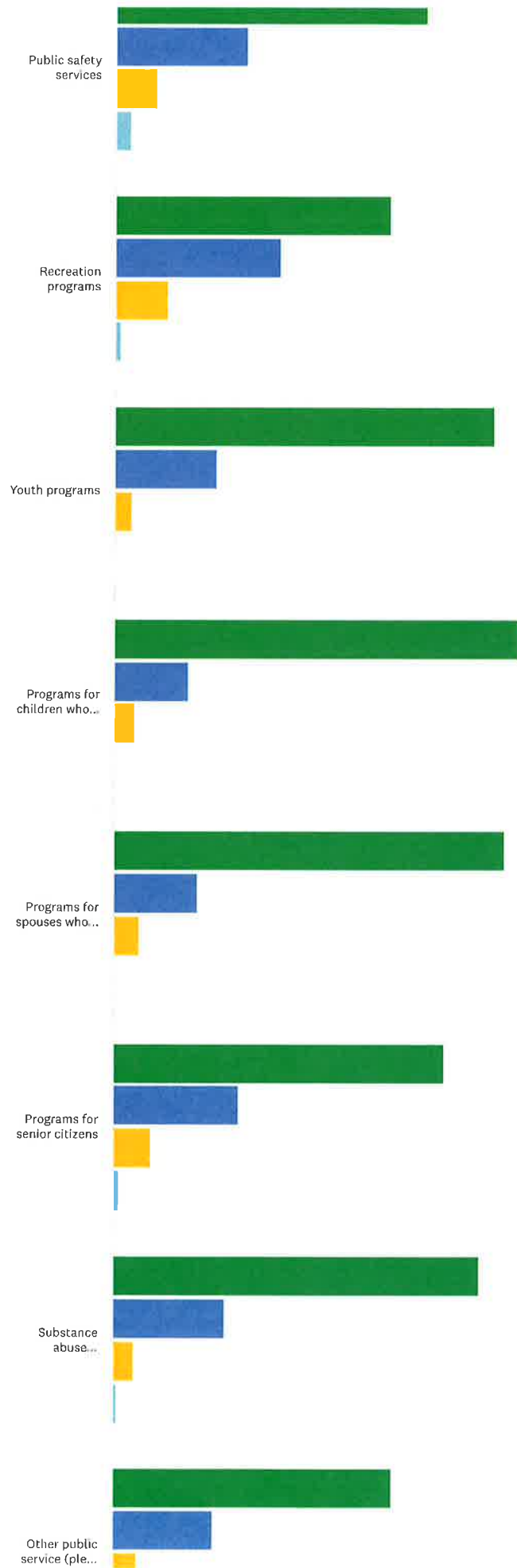


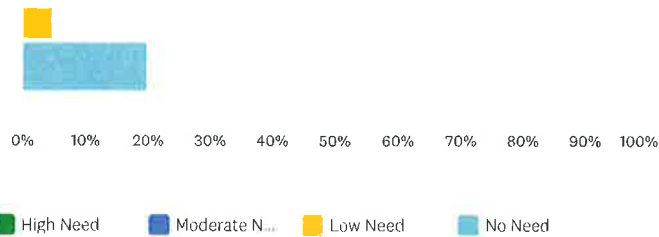
Please rate Davidson County's need for the public services for populations who earn a low income listed below.

Answered: 179 Skipped: 5









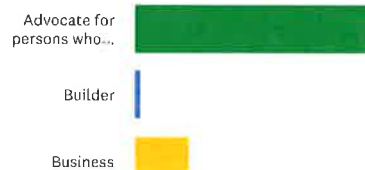
	HIGH NEED	MODERATE NEED	LOW NEED	NO NEED	TOTAL
Child care	88.14% 156	10.73% 19	0.56% 1	0.56% 1	177
Education programs	68.18% 120	26.70% 47	4.55% 8	0.57% 1	176
Fair housing activities	85.06% 148	12.64% 22	1.72% 3	0.57% 1	174
Services for persons who have a disability	70.69% 123	25.86% 45	3.45% 6	0.00% 0	174
Health services	73.99% 128	23.70% 41	2.31% 4	0.00% 0	173
Housing counseling and/or homebuyer assistance	65.91% 116	28.98% 51	3.98% 7	1.14% 2	176
Job training	60.23% 103	33.92% 58	4.68% 8	1.17% 2	171
Legal services	67.44% 116	30.23% 52	2.33% 4	0.00% 0	172
Mental health services	85.63% 149	13.79% 24	0.57% 1	0.00% 0	174
Microenterprises (a business having five or fewer employees, one or more of whom owns the business)	42.51% 71	31.14% 52	22.16% 37	4.19% 7	167
Public safety services	62.57% 107	26.32% 45	8.19% 14	2.92% 5	171
Recreation programs	55.23% 95	33.14% 57	10.47% 18	1.16% 2	172
Youth programs	76.16% 131	20.35% 35	3.49% 6	0.00% 0	172
Programs for children who have been abused and neglected	81.25% 143	14.77% 26	3.98% 7	0.00% 0	176
Programs for spouses who have been battered and abused	78.29% 137	16.57% 29	5.14% 9	0.00% 0	175
Programs for senior citizens	66.28% 114	25.00% 43	7.56% 13	1.16% 2	172
Substance abuse counseling and treatment	73.26% 126	22.09% 38	4.07% 7	0.58% 1	172
Other public service (please specify below)	55.81% 48	19.77% 17	4.65% 4	19.77% 17	86

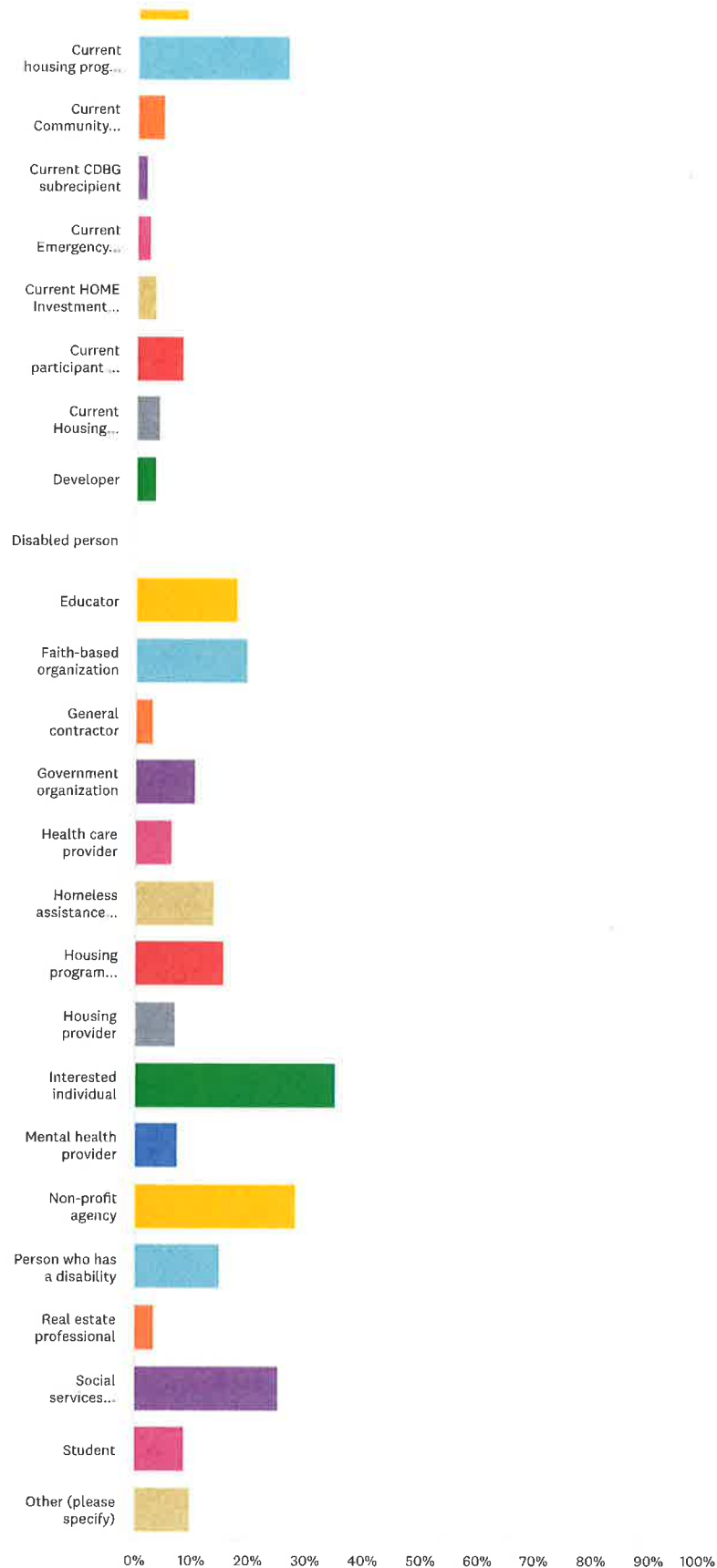
[Comments \(25\)](#)

Q20

Please check any of the below that apply to you.

Answered: 173 Skipped: 11





#### ANSWER CHOICES

Advocate for persons who have disabilities  
 Builder  
 Business

#### RESPONSES

37.57% 65  
 1.16% 2  
 8.67% 15

Current housing program participant	26.59%	46
Current Community Development Block Grant (CDBG) program participant	4.62%	8
Current CDBG subrecipient	1.73%	3
Current Emergency Solutions Grant (ESG) subrecipient	2.31%	4
Current HOME Investment Partnerships Program (HOME) subrecipient	3.47%	6
Current participant in a program for persons experiencing homelessness	8.09%	14
Current Housing Opportunities for Persons With Aids (HOPWA) subrecipient	4.05%	7
Developer	3.47%	6
Disabled person	0.00%	0
Educator	17.92%	31
Faith-based organization	19.65%	34
General contractor	2.89%	5
Government organization	10.40%	18
Health care provider	6.36%	11
Homeless assistance provider (not currently an ESG subrecipient)	13.87%	24
Housing program participant	15.61%	27
Housing provider	6.94%	12
Interested individual	35.26%	61
Mental health provider	7.51%	13
Non-profit agency	28.32%	49
Person who has a disability	15.03%	26
Real estate professional	3.47%	6
Social services provider	25.43%	44
Student	8.67%	15
Other (please specify)	9.83%	17
Responses		
Total Respondents: 173		

Q21

What is your ZIP Code?

Answered: 164 Skipped: 20

37210

3/30/2023 09:52 PM

37209

3/29/2023 06:48 AM

37214

3/28/2023 02:18 PM

37214

3/28/2023 12:40 PM

37211

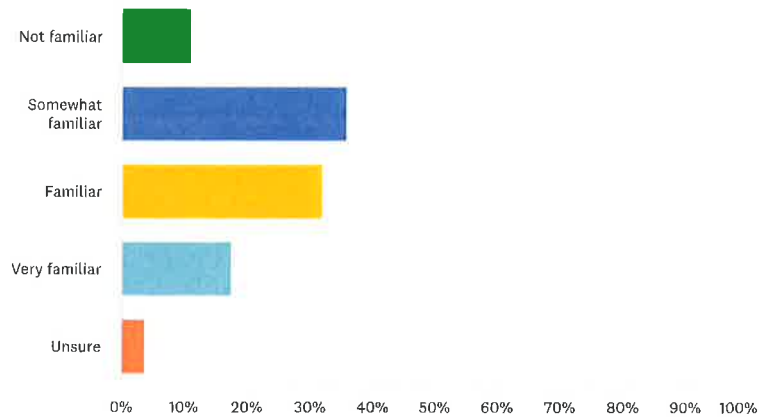
3/28/2023 11:14 AM

Q22



Are you familiar with fair housing and/or anti-discrimination laws?

Answered: 184 Skipped: 0



ANSWER CHOICES

RESPONSES

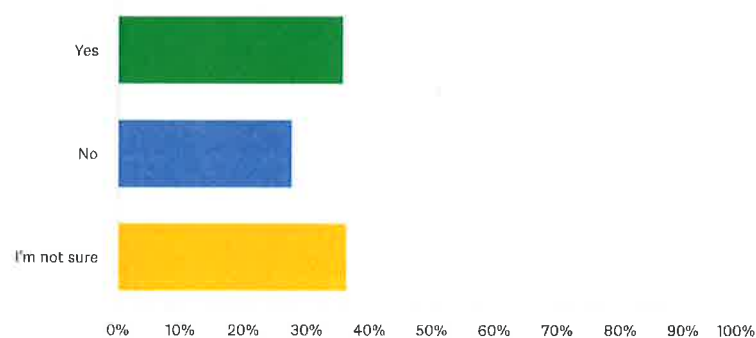
Not familiar	10.87%	20
Somewhat familiar	35.87%	66
Familiar	32.07%	59
Very familiar	17.39%	32
Unsure	3.80%	7
<b>TOTAL</b>		<b>184</b>

Q23



Are you aware of any incidents of housing discrimination in Davidson County in the last five years?

Answered: 184 Skipped: 0



ANSWER CHOICES

RESPONSES

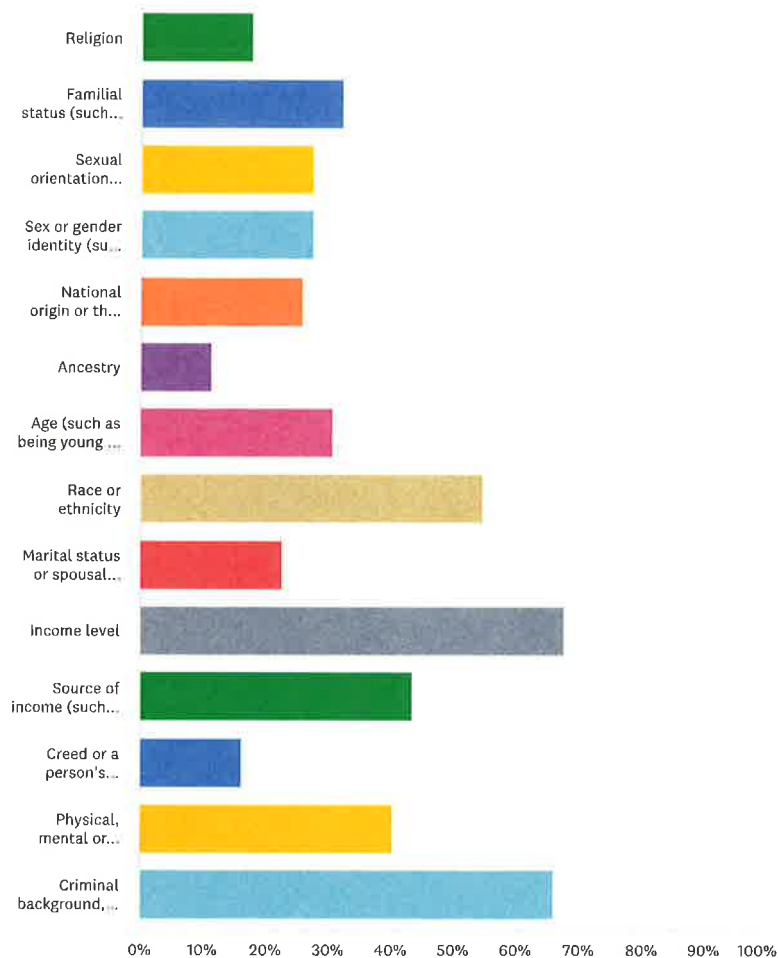
Yes	35.87%	66
No	27.72%	51
I'm not sure	36.41%	67

Q24



On what basis do you believe the discrimination occurred?  
Select all that apply.

Answered: 62 Skipped: 122



## ANSWER CHOICES

## RESPONSES

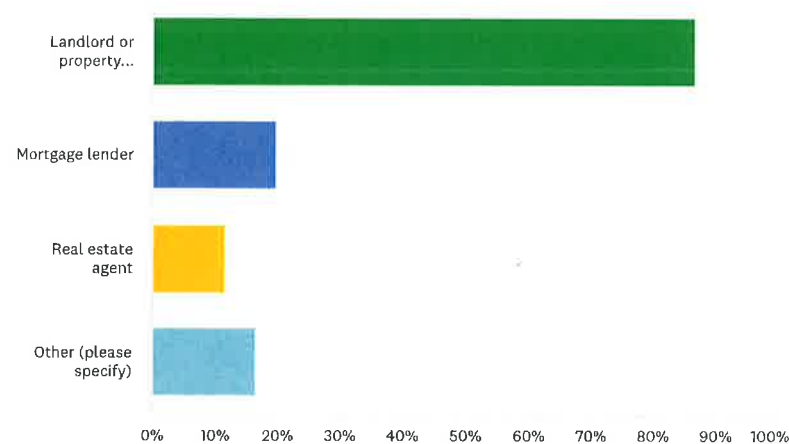
Religion	17.74%	11
Familial status (such as having children or being pregnant)	32.26%	20
Sexual orientation (such as being heterosexual, homosexual or bisexual)	27.42%	17
Sex or gender identity (such as being female, male, transgender or not identifying with a particular gender)	27.42%	17
National origin or the country where a person was born	25.81%	16
Ancestry	11.29%	7
Age (such as being young or elderly)	30.65%	19
Race or ethnicity	54.84%	34
Marital status or spousal affiliation (such as being married, domestic partnership, single or divorced)	22.58%	14
Income level	67.74%	42
Source of income (such as receiving public assistance, child support, rental assistance or Women, Infants, and Children [WIC])	43.55%	27
Creed or a person's beliefs	16.13%	10
Physical, mental or behavioral disability or disabling condition	40.32%	25



Q25

Who do you believe was responsible or involved in the discrimination? Select all that apply.

Answered: 61 Skipped: 123

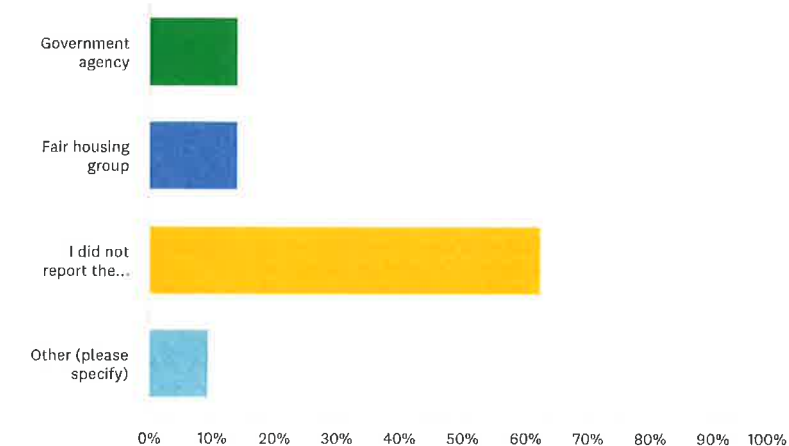


ANSWER CHOICES	RESPONSES	
Landlord or property manager	86.89%	53
Mortgage lender	19.67%	12
Real estate agent	11.48%	7
Other (please specify)	16.39%	10
Total Respondents: 61		

Q26

To whom did you report the incident?

Answered: 64 Skipped: 120



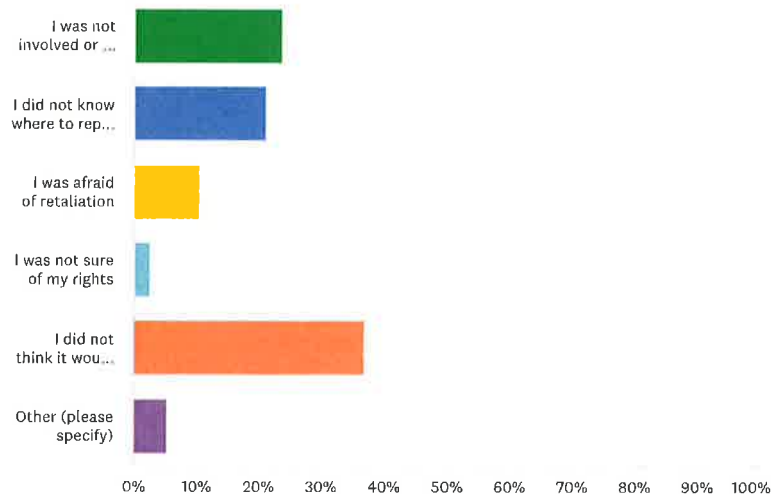
ANSWER CHOICES		RESPONSES	
Government agency		14.06%	9
Fair housing group		14.06%	9
I did not report the incident		62.50%	40
Other (please specify)	Responses	9.38%	6
TOTAL			64

Q27



Why did you not report the incident?

Answered: 38 Skipped: 146



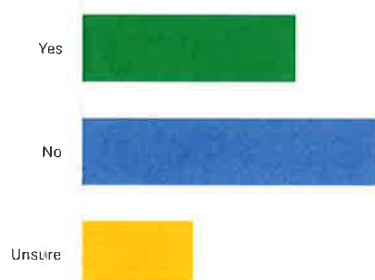
ANSWER CHOICES		RESPONSES	
I was not involved or do not have personal knowledge of the incident		23.68%	9
I did not know where to report it		21.05%	8
I was afraid of retaliation		10.53%	4
I was not sure of my rights		2.63%	1
I did not think it would make a difference		36.84%	14
Other (please specify)	Responses	5.26%	2
TOTAL			38

Q28



Are you aware of opportunities in your community to learn about fair housing and/or anti-discrimination?

Answered: 178 Skipped: 6



0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

ANSWER CHOICES

Yes

No

Unsure

TOTAL

RESPONSES

34.27%

47.75%

17.98%

61

85

32

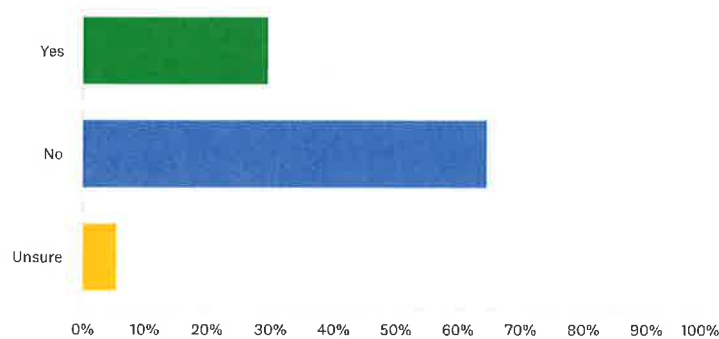
178

Q29



Have you ever participated in any fair housing and/or anti-discrimination education opportunity?

Answered: 179 Skipped: 5



ANSWER CHOICES

Yes

No

Unsure

TOTAL

RESPONSES

29.61%

64.80%

5.59%

53

116

10

179

Q30



Please describe the fair housing and/or anti-discrimination education in which you participated.

Answered: 27 Skipped: 157

Multiple online and remote sessions

3/16/2023 11:49 AM

Webinars, housing forums, personal research

3/10/2023 06:03 AM

Professional development training

3/9/2023 10:35 PM

First time home ownership

3/7/2023 10:04 PM

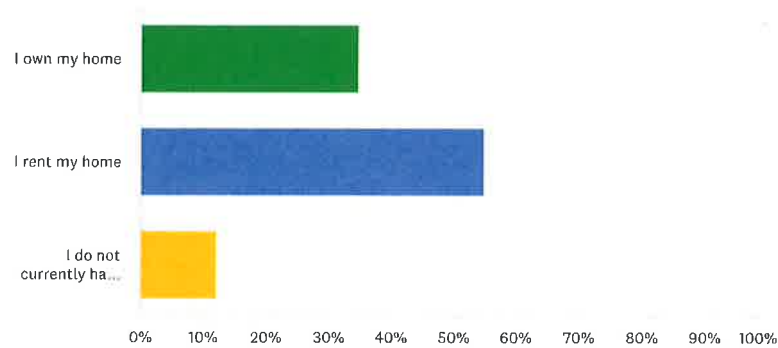
MDHA

3/7/2023 08:24 PM

Q31

Please indicate your current housing status.

Answered: 173 Skipped: 11



ANSWER CHOICES

I own my home  
I rent my home  
I do not currently have permanent housing

Total Respondents: 173

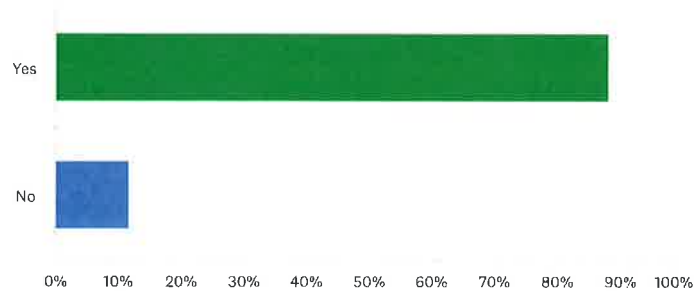
RESPONSES

34.68% 60  
54.91% 95  
12.14% 21

Q32

Do you have a home internet connection?

Answered: 171 Skipped: 13



ANSWER CHOICES

Yes  
No

TOTAL

RESPONSES

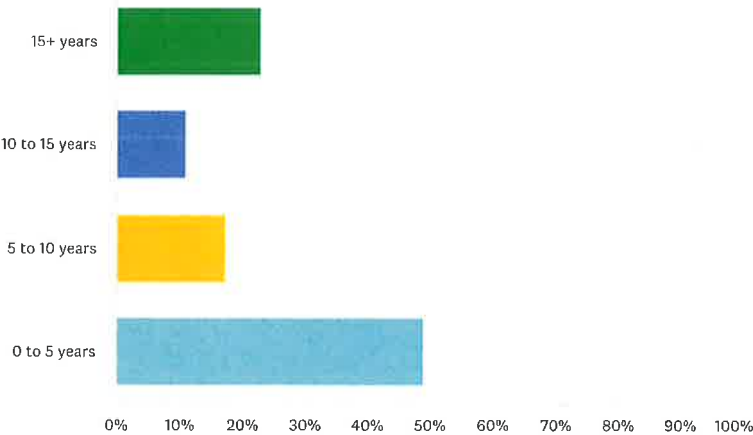
88.30% 151  
11.70% 20  
171

Q33



What neighborhood do you live in and how many years have you lived in your neighborhood?

Answered: 167    Skipped: 17



ANSWER CHOICES

RESPONSES

15+ years	22.75%	38
10 to 15 years	10.78%	18
5 to 10 years	17.37%	29
0 to 5 years	49.10%	82
TOTAL		167

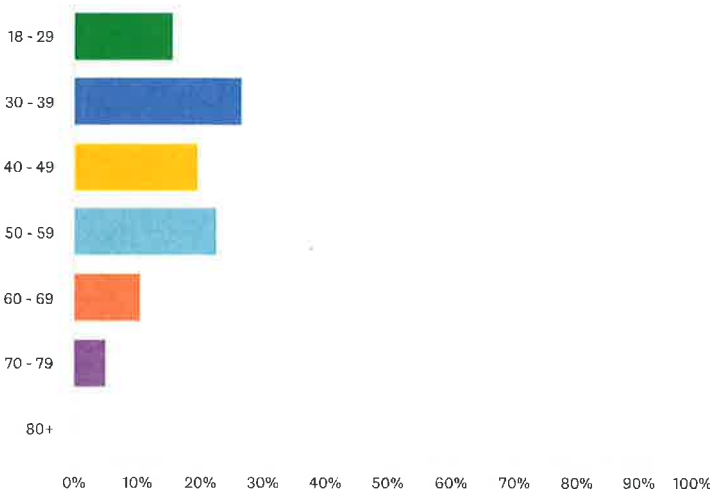
[Comments \(121\)](#)

Q34



What is your age?

Answered: 173    Skipped: 11

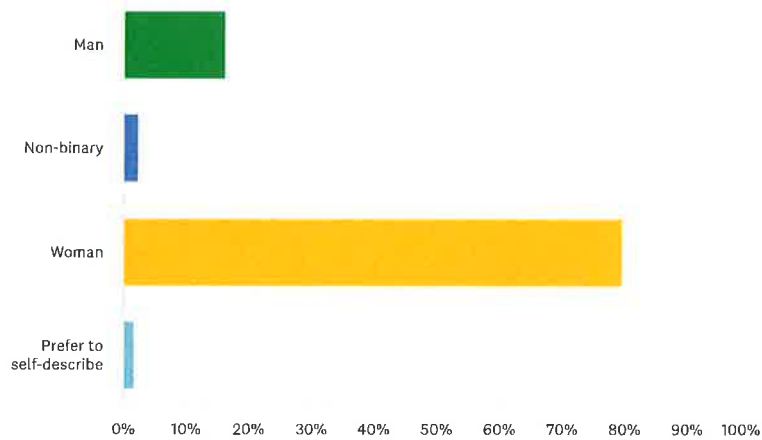


ANSWER CHOICES	RESPONSES	
18 - 29	15.61%	27
30 - 39	26.59%	46
40 - 49	19.65%	34
50 - 59	22.54%	39
60 - 69	10.40%	18
70 - 79	5.20%	9
80+	0.00%	0
<b>TOTAL</b>		<b>173</b>

Q35

Gender: How do you identify?

Answered: 172    Skipped: 12

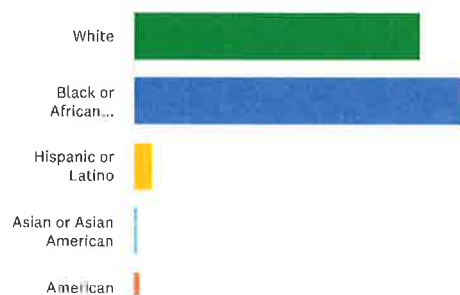


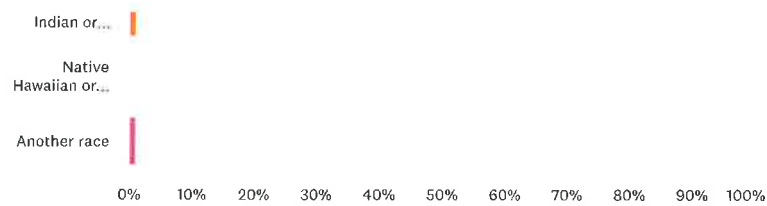
ANSWER CHOICES	RESPONSES	
Man	16.28%	28
Non-binary	2.33%	4
Woman	79.65%	137
Prefer to self-describe	Responses 1.74%	3
<b>TOTAL</b>		<b>172</b>

Q36

Which race/ethnicity best describes you? Check all that apply.

Answered: 172    Skipped: 12



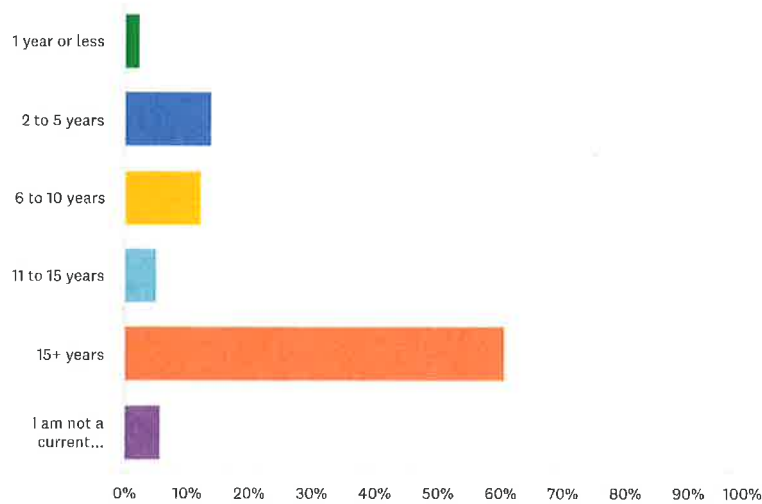


ANSWER CHOICES	RESPONSES	
White	45.93%	79
Black or African American	52.91%	91
Hispanic or Latino	2.91%	5
Asian or Asian American	0.58%	1
American Indian or Alaska Native	1.16%	2
Native Hawaiian or other Pacific Islander	0.00%	0
Another race	1.16%	2
Total Respondents: 172		

Q37

How long have you lived in Davidson County?

Answered: 173 Skipped: 11



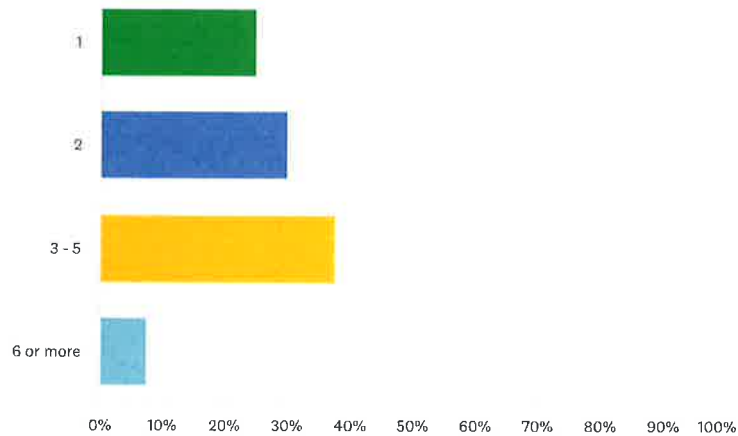
ANSWER CHOICES	RESPONSES	
1 year or less	2.31%	4
2 to 5 years	13.87%	24
6 to 10 years	12.14%	21
11 to 15 years	5.20%	9
15+ years	60.69%	105
I am not a current resident of Davidson County	5.78%	10
TOTAL		173

Q38

How many people are in your household, including

yourself?

Answered: 173 Skipped: 11



ANSWER CHOICES

RESPONSES

1	24.86%	43
2	30.06%	52
3 - 5	37.57%	65
6 or more	7.51%	13
TOTAL		173

Q39



Your participation in our planning process is important. If you would like to be informed about our progress and notified concerning opportunities to participate further, please provide your contact information below.

Answered: 75 Skipped: 109

ANSWER CHOICES

RESPONSES

Name	<a href="#">Responses</a>	94.67%	71
Company	<a href="#">Responses</a>	41.33%	31
Address	<a href="#">Responses</a>	90.67%	68
Address 2	<a href="#">Responses</a>	18.67%	14
City/Town	<a href="#">Responses</a>	90.67%	68
State/Province	<a href="#">Responses</a>	90.67%	68
ZIP/Postal Code	<a href="#">Responses</a>	90.67%	68
Country	<a href="#">Responses</a>	77.33%	58
Email Address	<a href="#">Responses</a>	90.67%	68
Phone Number	<a href="#">Responses</a>	86.67%	65

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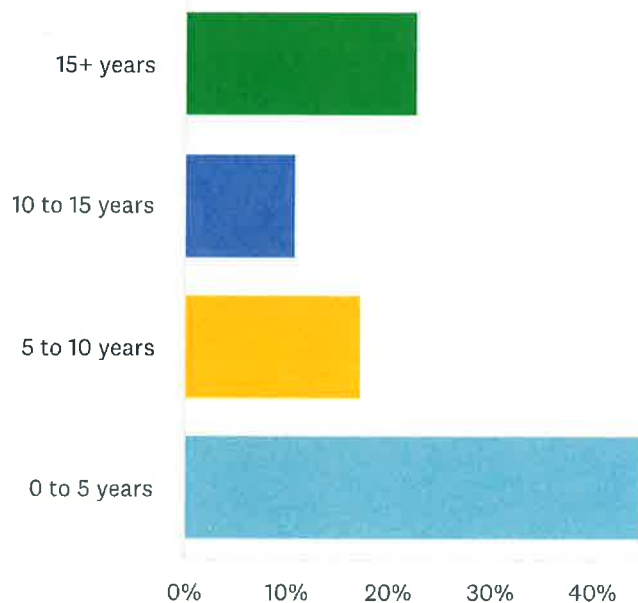


# 2023 Consolidated Plan Survey

## Demographics

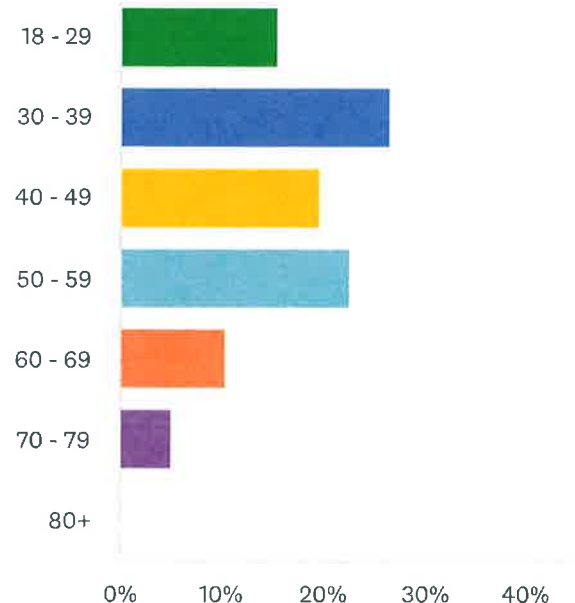
### What neighborhood do you live i...

Answered: 167 Skipped: 17



### What is your age?

Answered: 173 Skipped: 11



2023 Consolidated Plan Survey

🔍 (0)

2023 Consolidated Plan Survey

🔍 (0)

### Gender: How do you identify?

Answered: 172 Skipped: 12

### Which race/ethnicity best descr...

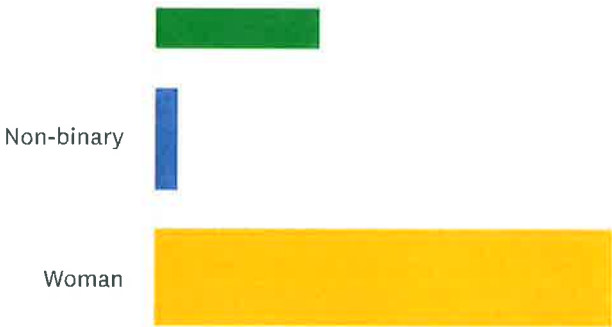
Answered: 172 Skipped: 12

Dashboard Share Link

[https://www.surveymonkey.com/stories/SM-WqQ\\_2BAs1](https://www.surveymonkey.com/stories/SM-WqQ_2BAs1)

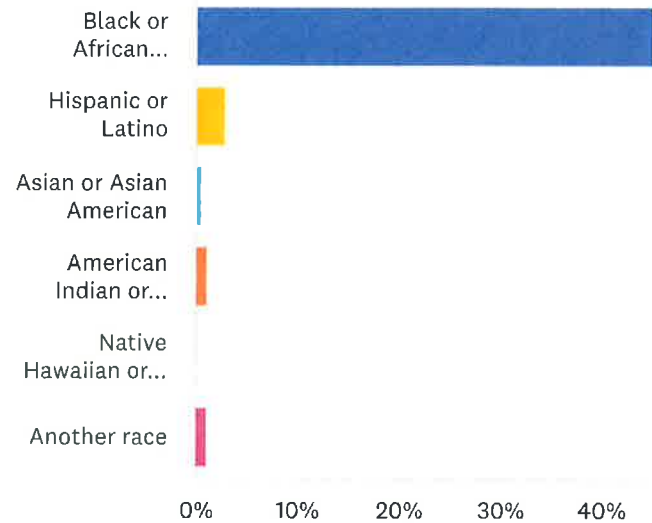
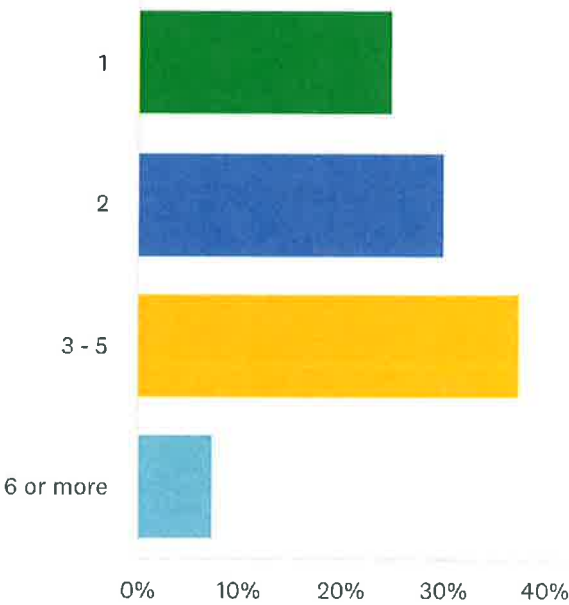
COPY

SIGN UP FREE



How many people are in your ho...

Answered: 173 Skipped: 11



2023 Consolidated Plan Survey

0

2023 Consolidated Plan Survey

0

Please indicate your current ho...

Answered: 173 Skipped: 11

What is your ZIP Code?

Answered: 164 Skipped: 20

37210

37209

37214

37014

## 2023 Consolidated Plan Survey

Create your own surveys for free

SIGN UP FREE

I own my home



37218

I rent my home



37209

37209

37204

2023 Consolidated Plan Survey

0

## How long have you lived in Davi...

Answered: 173 Skipped: 11

1 year or less



2 to 5 years



6 to 10 years



11 to 15 years



15+ years



I am not a current...



0% 10% 20% 30% 40%

2023 Consolidated Plan Survey

0

## How many people are in your ho...

Answered: 173 Skipped: 11

1



2



3 - 5



6 or more



0% 10% 20% 30% 40%

2023 Consolidated Plan Survey

0

## **APPENDIX C – NOTICES**

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**PUBLIC NOTICE**  
**KICKOFF MEETING**  
**2023-2028 CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT**  
**AND**  
**2023-2024 ACTION PLAN (PROGRAM YEAR 1)**

**Purpose and Summary:** The Metropolitan Development and Housing Agency (MDHA) is in the process of developing the new Five-Year Consolidated Plan (Five-Year Plan) for housing and community development. The purpose of the Five-Year Plan is to assess affordable housing and community development needs and market conditions in Davidson County to establish data-driven priorities for the use of public funds. These include federal funds such as the Community Development Block Grant (CDBG) program, HOME Investment Partnerships (HOME) program, Emergency Solutions Grant (ESG) program and Housing Opportunities for Persons with AIDS (HOPWA). These funds come from the U.S. Department of Housing and Urban Development (HUD) and are administered by MDHA on behalf of the Metropolitan Government of Nashville and Davidson County. The new Five-Year Plan will cover the period from June 1, 2023, through May 30, 2028.

The Five-Year Plan is created out through annual action plans, which provide a concise summary of actions, activities and the specific federal and other resources that will be used each year to address the priority needs and specific goals identified in the Five-Year Plan. MDHA is developing the 2023-2024 Action Plan for Program Year 1 concurrently with the Five-Year Plan.

In developing the Five-Year Plan and annual updates, MDHA will follow guidance published by HUD, which is available at <https://www.hud.gov/program-offices/development/consolidated-plan>. MDHA will also utilize HUD-provided data and maps, which are available at <https://data.hud.gov/data/tables>. MDHA will supplement the HUD-provided data and maps with local and state data and input from stakeholders and citizens obtained through the citizen participation process. Additional Consolidated Plan resources are available at <https://www.mhda.org/about-consolidated-plan>.

MDHA will maintain a webpage dedicated to the Five-Year Plan and annual updates at <http://www.nashville-mhda.org/consolidated-plan/>.

Members of the public may email MDHA at [consolidatedplan@Nashville-MDHA.org](mailto:consolidatedplan@Nashville-MDHA.org) for information about the Consolidated Plan and to make comments.

**Public Meeting:** MDHA will host three public meetings to kick off the Five-Year Plan and 2023 Action Plan process, discuss the timeline and citizen participation plan and review the planning tools and resources.

**Consolidated Plan Kickoff Meeting**  
 Tuesday, March 21, 2023  
 6:30 p.m.  
 North Nashville Police Precinct  
 2331 26th Ave. N., Nashville, TN 37208  
 Virtual Meeting Link Option: <https://bit.ly/ConPlan03212023>

**Second Public Hearing**  
 Thursday, April 13, 2023  
 6:30 p.m.  
 North Nashville Police Precinct  
 2331 26th Ave. N., Nashville, TN 37208  
 Virtual Meeting Link Option: <https://bit.ly/ConPlan04132023>

**Third Public Hearing**  
 Thursday, April 28, 2023  
 6:30 p.m.  
 Smith Springs Community Center  
 2801 Smith Springs Road, Nashville, TN 37217  
 Virtual Meeting Link Option: <https://bit.ly/ConPlan04282023>


**Request for Accommodations:** MDHA makes every effort to provide reasonable accommodations and services to assist persons with disabilities or sensory impairments. Additionally, translation services may be offered upon request. Any person needing such assistance/services should contact 615-252-6562 or TDD at 615-252-6599.

**Para asistencia en Español llame al 615-252-6505.**  
 如需帮助本通知的中文翻译，请打电话 615-252-6505

**Dã nhện một bản dịch Tiếng Việt của thông báo này, vui lòng gọi: 615-252-6505**  
 615-252-615 للمساعدة على ترجمة عربية لهذا الإعلان، يرجى الاتصال بـ 615-252-6505

**Haddil ad rabto qoraalkan oo al-Soomaali lagu tarjumo haddil ad doonaysa**  
 fadlan naga soo wac: 615-252-6505

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**REQUEST FOR PROPOSAL**  
**FOR**  
**BNA PASSENGER FEEDBACK SURVEY**  
**ADMINISTRATION & ANALYSIS**

ELECTRONIC PROPOSALS for completion of this project shall be received by the Metropolitan Nashville Airport Authority, not later than 3:00 p.m. (Eastern), on Wednesday, April 26, 2023.

A Pre-Proposal Meeting will be conducted at 10:00 a.m. (Eastern), Thursday, March 30, 2023, in the Visual Information Center located in the Metropolitan Building at 515 Hager Lane, Nashville, Tennessee 37217. Attendance at this meeting is NON-MANDATORY.

Copies of the Request Documents (RFI, Proposal Schedule, Attachments, etc.) will be available on Monday, March 20, 2023 and may be obtained electronically from [www.bna.com/procurement](https://www.bna.com/procurement). For information on eligible BNAVEE firms, prospective bidders should contact the Business Development, 812 215-1752, or visit <https://www.bna.com/procurement>. Bidders should also visit <https://www.bna.com/procurement> for additional information.

The Small Minority Woman-Owned Business Enterprises (SMWBE) participation level established for this project is fourteen percent (14.31%). Firms interested in this project should contact the Business Development, 812 215-1752, or visit <https://www.bna.com/procurement> for additional information.


Further detail concerning this proposal may be obtained from the MHA web site <https://www.bna.com/procurement> or by contacting the Business Development.

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Public Notices

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Public Notices

# REQUEST FOR PUBLIC COMMENT AND NOTICE OF PUBLIC HEARINGS FIVE-YEAR CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT (June 1, 2023 – May 31, 2028)

## AND PROGRAM YEAR 1 ACTION PLAN (June 1, 2023 – May 31, 2024)

**Purpose and Summary of the Five-Year Consolidated Plan:** The Metropolitan Development and Housing Agency has prepared a Five-Year Consolidated Plan for Housing and Community Development for submission to the U.S. Department of Housing and Urban Development. The Five-Year Consolidated Plan covers the period June 1, 2023, through May 31, 2028, and sets forth goals for addressing housing and community development needs as determined through data analyses, market research and stakeholder and public input. Federal funds for the programs identified in the Five-Year Consolidated Plan come from HUD and are administered by MDHA on behalf of the Metropolitan Government of Nashville and Davidson County.

### Five-Year Consolidated Plan Goals:

1. Increase the number of decent affordable housing units and help households that earn a low- and moderate-income access affordable housing.
2. Preserve existing affordable housing stock for homeowners and tenants who earn a low- and moderate-income.
3. Support facilities and services for persons experiencing homelessness and persons who have HIV/AIDS.
4. Provide essential services to persons who earn a low- and moderate-income and vulnerable populations.
5. Revitalize distressed neighborhoods and underserved areas through public facility and infrastructure improvements.
6. Undertake grant management, planning, and other eligible administrative tasks authorized under Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA).

**Purpose and Summary of the Program Year 1 (2023) Action Plan:** The 2023 Action Plan serves as the Metropolitan Government of Nashville and Davidson County's application for receiving funds for the following HUD programs: Planning and Development programs: CDBG, HOME, ESG and HOPWA. It sets forth the proposed use of these funds to address the priorities of the Five-Year Consolidated Plan. Anticipated resources and approved project budgets are based on 2023 allocations, which HUD released on Feb. 27, 2023. If these allocations are modified by HUD, then the amounts indicated for project budgets below will be adjusted proportionately. Details regarding specific activities to be funded are provided in the 2023 Action Plan.

PROGRAM YEAR 1 ANTICIPATED RESOURCES				
	Annual Allocation (Based on Current FY)	Estimated Program Income	Prior Year Resources	Total
CDBG	\$ 1,922,781.00	\$208,264.00	\$ 0.00	\$2,131,045.00
ESG	\$ 445,993.00	\$ 0.00	\$ 0.00	\$ 445,993.00
HOME	\$ 3,757,733.00	\$376,846.00	\$ 0.00	\$ 4,134,579.00
HOPWA	\$ 2,389,260.00	\$ 0.00	\$ 0.00	\$ 2,389,260.00
<b>TOTAL</b>	<b>\$ 10,525,477.00</b>	<b>\$ 585,110.00</b>	<b>\$ 0.00</b>	<b>\$ 11,110,587.00</b>

### PROGRAM YEAR 1 PROPOSED PROJECT BUDGETS

CDBG		HOME	
	Budget		Budget
Administration & Planning	\$1,029,237.00	Administration	\$314,457.00
Housing	\$2,292,936.00	New Construction - Rental	\$2,231,916.00
Public Facilities and Infrastructure	\$1,043,205.00	New Construction - Homeownership	\$660,000.00
Public Services	\$168,627.00	<b>Total</b>	<b>\$3,146,673.00</b>
<b>Total</b>	<b>\$4,433,005.00</b>		

ESG		HOPWA	
	Budget		Budget
Administration	\$33,417.00	Administration (MDHA)	\$71,671.00
Eligible Activities Emergency Shelter/Transitional Services and Transitional Housing, Rapid Re-Housing, Street Outreach, Prevention, HIV/AIDS	\$412,481.00	Administration (Sponsors)	\$182,217.00
<b>Total</b>	<b>\$445,903.00</b>	Eligible Activities Family-based Operations, Short-Term Rent, TORA, Mortgage & Utility Payments, Supportive Services	\$2,155,172.00
		<b>Total</b>	<b>\$2,389,060.00</b>

**Public Comment Period:** Beginning Monday, April 3, 2023, the draft Five-Year Consolidated Plan and 2023 Action Plan will be available for public examination and comment. Members of the public may download copies from MDHA's website at [www.nashvillemdha.org/consolidated-plan](https://www.nashvillemdha.org/consolidated-plan) or may request copies by contacting the MDHA Community Development Department at 615-252-8505 or TDD at 615-252-8599. Also, copies will be available at MDHA's Community Development Department, located at 111 South South St., Nashville, TN 37203, between the hours of 9:30 a.m. and 4 p.m. Monday to Friday. MDHA will receive written comments through 4 p.m. CT Thursday, May 3, 2023. Comments may be submitted electronically at [consolidatedplan@nashvillemdha.org](https://www.nashvillemdha.org/consolidated-plan), faxed to 615-252-8533 (Attention: Consolidated Plan), mailed to MDHA Community Development Department, Attention: Consolidated Plan, P.O. Box 945, Nashville, TN 37202, or hand-delivered to MDHA Community Development Department, Attention: Consolidated Plan, 111 South South St., Nashville TN 37203.

**Public Hearings:** During the Public Comment Period, MDHA will host two public hearings on the draft Five-Year Consolidated Plan and 2023 Action Plan:

**First Public Hearing**  
Thursday, April 13, 2023  
6:30 p.m.  
North Nashville Police Precinct  
2231 28th Ave. N., Nashville, TN 37208  
Virtual Meeting Link Option: <https://nashvillemdha.org/consolidated-plan>

**Second Public Hearing**  
Thursday, April 25, 2023  
6:30 p.m.  
Smith Springs Community Center  
2601 Smith Springs Road, Nashville, TN 37217  
Virtual Meeting Link Option: <https://nashvillemdha.org/consolidated-plan>

**Request for Accommodations:** MDHA makes every effort to provide reasonable accommodations and services to assist persons with disabilities or sensory impairments. Additionally, translation services may be obtained upon request. Any person needing such assistance should contact 615-252-8505 or TDD at 615-252-8599.

Para asistencia en Español llame al 615-252-8505.

如需繁体中文協助，請打電話 615-252-8505

Để nhận trợ giúp dịch Tiếng Việt của chúng tôi, vui lòng gọi: 615-252-8505

615-252-8505 : 615-252-8599

Jadidi aad rablo qoralka oo af Soomaali lagu turjumaadadii aad doonayso Iidaan naga soo wax: 615-252-8505

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**PUBLIC NOTICE**  
**KICKOFF MEETING**  
**2023-2028 CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT**  
**AND**  
**2023-2024 ACTION PLAN (PROGRAM YEAR 1)**

**Purpose and Summary:** The Metropolitan Development and Housing Agency (MDHA) is in the process of developing the new Five-Year Consolidated Plan (Five-Year Plan) for housing and community development. The purpose of the Five-Year Plan is to assess affordable housing and community development needs and market conditions in Davidson County to establish data-driven priorities for the use of public funds. These include federal funds such as the Community Development Block Grant (CDBG) program, HOME Investment Partnerships (HOME) program, Emergency Solutions Grant (ESG) program and Housing Opportunities for Persons with AIDS (HOPWA). These funds come from the U.S. Department of Housing and Urban Development (HUD) and are administered by MDHA on behalf of the Metropolitan Government of Nashville and Davidson County. The new Five-Year Plan will cover the period from June 1, 2023, through May 30, 2028.

The Five-Year Plan is carried out through annual action plans, which provide a concise summary of actions, activities and the specific federal and other resources that will be used each year to address the priority needs and specific goals identified in the Five-Year Plan. MDHA is developing the 2023-2024 Action Plan for Program Year 1 concurrently with the Five-Year Plan.

In developing the Five-Year Plan and annual updates, MDHA will follow guidance published by HUD, which is available at <https://bit.ly/HUDConPlanGuide>. MDHA will also utilize HUD-provided data and maps, which are available at <https://bit.ly/HUDConPlanTools>. MDHA will supplement the HUD-provided data and maps with local and state data and input from stakeholders and citizens obtained through the citizen participation process. Additional Consolidated Plan resources are available at <https://bit.ly/AboutConPlan>.

MDHA will maintain a webpage dedicated to the Five-Year Plan and annual updates at <http://www.nashville-mdha.org/consolidated-plan/>.

Members of the public may email MDHA at [consolidatedplan@Nashville-MDHA.org](mailto:consolidatedplan@Nashville-MDHA.org) for information about the Consolidated Plan and to make comments.

**Public Meeting:** MDHA will host three public meetings to kick off the Five-Year Plan and 2023 Action Plan process, discuss the timeline and citizen participation plan and review the planning tools and resources:

**Consolidated Plan Kickoff Meeting**  
**Tuesday, March 21, 2023**  
**6:30 p.m.**  
**North Nashville Police Precinct**  
**2231 26th Ave. N., Nashville, TN 37208**  
**Virtual Meeting Link Option:** <https://bit.ly/ConPlan03212023>

**Second Public Hearing**  
**Thursday, April 13, 2023**  
**6:30 p.m.**  
**North Nashville Police Precinct**  
**2231 26th Ave. N., Nashville, TN 37208**  
**Virtual Meeting Link Option:** <https://bit.ly/ConPlan04132023>

**Third Public Hearing**  
**Thursday, April 25, 2023**  
**6:30 p.m.**  
**Smith Springs Community Center**  
**2801 Smith Springs Road, Nashville, TN 37217**  
**Virtual Meeting Link Option: <https://bit.ly/ConPlan04252023>**

**Request for Accommodations:** MDHA makes every effort to provide reasonable accommodations and services to assist persons with disabilities or sensory impairments. Additionally, translation services may be offered upon request. Any person needing such assistance/services should contact 615-252-8562 or TDD at 615-252-8599.

**Para asistencia en Español llame al 615-252-8505.**

**如果需要本通知的中文翻译，请打电话 615-252-8505**

**Để nhận một bản dịch Tiếng Việt của thông báo này, vui lòng gọi: 615-252-8505**

**للحصول على ترجمة عربية لهذا البيان، يرجى الإتصال بـ: 615-252-8505**

**Haddii aad rabto qoraalkan oo af-Soomaali lagu tarjumay haddii aad doonayso fadlan naga soo wac: 615-252-8505**

**Statement of Non-Discrimination:** MDHA does not discriminate on the basis of age, race, sex, sexual orientation, gender identity, genetic information, color, national origin, religion, disability or any other legally protected status in admission to, access to, or operations of its programs, services, or activities.





**REQUEST FOR PUBLIC COMMENT AND NOTICE OF PUBLIC HEARINGS**  
**FIVE-YEAR CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT**  
**(June 1, 2023 – May 31, 2028)**

**AND**

**PROGRAM YEAR 1 ACTION PLAN**  
**(June 1, 2023 – May 31, 2024)**

**Purpose and Summary of the Five-Year Consolidated Plan:** The Metropolitan Development and Housing Agency has prepared a Five-Year Consolidated Plan for Housing and Community Development for submittal to the U.S. Department of Housing and Urban Development. The Five-Year Consolidated Plan covers the period June 1, 2023, through May 31, 2028, and sets forth goals for addressing housing and community development needs as determined through data analyses, market research and stakeholder and public input. Federal funds for the programs identified in the Five-Year Consolidated Plan come from HUD and are administered by MDHA on behalf of the Metropolitan Government of Nashville and Davidson County.

**Five-Year  
Consolidated  
Plan Goals:**

1. Increase the number of decent affordable housing units and help households that earn a low- and moderate-income access affordable housing.
2. Preserve existing affordable housing stock for homeowners and tenants who earn a low- and moderate-income.
3. Support facilities and services for persons experiencing homeless and persons who have HIV/AIDS.
4. Provide essential services to persons who earn a low- and moderate-income and vulnerable populations.
5. Revitalize distressed neighborhoods and underserved areas through public facility and infrastructure improvements.
6. Undertake grant management, planning, and other eligible administrative tasks authorized under Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA).

**Purpose and Summary of the Program Year 1 (2023) Action Plan:** The 2023 Action Plan serves as the Metropolitan Government of Nashville and Davidson County's application for receiving funds for the following HUD Community Planning and Development programs: CDBG, HOME, ESG and HOPWA. It describes the proposed use of these funds to address the priorities of the Five-Year Consolidated Plan. Anticipated resources and proposed project budgets are based on 2023 allocations, which HUD released on Feb. 27, 2023. If these allocations are modified by HUD, then the amounts indicated for project budgets below will be adjusted proportionately. Details regarding specific activities to be funded are provided in the 2023 Action Plan.

PROGRAM YEAR 1 ANTICIPATED RESOURCES				
	Annual Allocation (Based on Current FY)	Estimated Program Income	Prior Year Resources	Total
CDBG	\$ 4,922,781.00	\$208,404.00	\$ 0.00	\$5,131,185 .00
ESG	\$ 445,903.00	\$ 0.00	\$ 0.00	\$ 445,903.00
HOME	\$ 2,767,733.00	\$378,840.00	\$ 0.00	\$ 3,146,573.00
HOPWA	\$ 2,389,060.00	\$ 0.00	\$ 0.00	\$ 2,389,060.00
<b>TOTAL</b>	<b>\$ 10,525,477.00</b>	<b>\$ 587,244.00</b>	<b>\$ 0.00</b>	<b>\$ 11,112,721.00</b>

**PROGRAM YEAR 1 PROPOSED PROJECT BUDGETS**

<b>CDBG</b>	<b>Budget</b>	<b>HOME</b>	<b>Budget</b>
Administration & Planning	\$1,026,237.00	Administration	\$314,657.00
Housing	\$2,292,936.00	New Construction- Rental	\$2,331,916.00
Public Facilities and Infrastructure	\$1,042,335.00	New Construction- Homeownership	\$500,000.00
Public Services	\$769,677.00	<b>Total</b>	<b>\$3,146,573.00</b>
<b>Total</b>	<b>\$5,131,185.00</b>		

<b>ESG</b>	<b>Budget</b>	<b>HOPWA</b>	<b>Budget</b>
Administration	\$33,442.00	Administration (MDHA)	\$71,671.00
Eligible Activities (Emergency Shelter/Essential Services and Transitional Housing; Rapid Re-Housing; Street Outreach; Prevention, HMIS)	\$412,461.00	Administration (Sponsors)	\$162,217.00
<b>Total</b>	<b>\$445,903.00</b>	Eligible Activities (Facility-based Operations; Short-term Rent, TBRA, Mortgage & Utility Payments; Supportive Services)	\$2,155,172.00
			<b>\$2,389,060.00</b>

**Public Comment Period:** Beginning Monday, April 3, 2023, the draft Five-Year Consolidated Plan and 2023 Action Plan will be available for public examination and comment. Members of the public may download copies from MDHA's website at [www.nashville-mdha.org/consolidated-plan](http://www.nashville-mdha.org/consolidated-plan) or may request copies by contacting the MDHA Community Development Department at 615-252-8505 or TDD at 615-252-8599. Also, copies will be available at MDHA's Community Development Department, located at 712 South Sixth St., Nashville, TN 37206, between the hours of 7:30 a.m. and 4 p.m. Monday to Friday. MDHA will receive written comments through 4 p.m. CT Thursday, May 3, 2023. Comments may be submitted electronically at [consolidatedplan@nashville-mdha.org](mailto:consolidatedplan@nashville-mdha.org), faxed to 615-252-8533 (Attention: Consolidated Plan), mailed to MDHA Community Development Department, Attention: Consolidated Plan, P.O. Box 846, Nashville, TN 37202, or hand-delivered to MDHA Community Development Department, Attention: Consolidated Plan, 712 South Sixth St., Nashville TN 37206.

**Public Hearings:** During the Public Comment Period, MDHA will host two public hearings on the draft Five-Year Consolidated Plan and 2023 Action Plan:

**First Public Hearing**  
**Thursday, April 13, 2023**  
**6:30 p.m.**  
**North Nashville Police Precinct**  
**2231 26th Ave. N., Nashville, TN 37208**  
**Virtual Meeting Link Option:** <https://bit.ly/ConPlan04132023>

**Second Public Hearing**  
**Thursday, April 25, 2023**  
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بالاتصال يرجى، ناييلا لهذا عربية ترجمة على للحصول: 615-252-8505

Haddii aad rabto qoraalkan oo af-Soomaali lagu tarjumay haddii aad doonayso fadlan naga soo wac: 615-252-8505

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## **APPENDIX D – RESALE RECAPTURE POLICY**

## HOME PROGRAM RESALE/RECAPTURE PROVISIONS

### I. BACKGROUND

Section 215 of the HOME statute establishes specific requirements that all HOME-assisted homebuyer housing must meet in order to qualify as affordable housing. Specifically, all HOME-assisted homebuyer housing must have an initial purchase price that does not exceed 95 percent of the median purchase price for the area, be the principal residence of an owner whose family qualifies as low-income at the time of purchase and be subject to either resale or recapture provisions. The HOME statute states that resale provisions must limit the subsequent purchase of the property to income-eligible families, provide the owner with a fair return on investment, including any capital improvements, and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The HOME statute also specifies that recapture provisions must recapture the HOME investment from available net proceeds in order to assist other HOME-eligible families. Metro Nashville-Davidson County, as the Participating Jurisdiction (PJ), utilizes the resale/recapture methods for HOME homebuyer programs in accordance with 24 CFR 92.254(a)(5). The Metropolitan Development and Housing Agency (MDHA) is the entity designated by the PJ as the administrator of the HOME program and will be the entity responsible for enforcement of HOME Resale/Recapture provisions.

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

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

### II. DEFINITIONS

- Development Subsidy – a development subsidy is defined as financial assistance

provided by MDHA as the HOME program administrator to offset the difference between the total cost of producing a housing unit and the fair market value of the unit. When provided independently and absent any additional subsidy that could be classified a direct subsidy, development subsidy triggers resale.

- Direct Subsidy – a direct subsidy is defined as the amount of HOME assistance, including any program income that enables the homebuyer to buy the unit. The direct subsidy includes down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer. Direct subsidy also includes any assistance that reduces the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value, the difference between the fair market value and the purchase price is considered directly attributable to the HOME subsidy. A direct subsidy triggers recapture.
- Net Proceeds – the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

### **III. PERIOD OF AFFORDABILITY**

The HOME rule at §92.254(a)(4) establishes the period of affordability for all homebuyer housing. How MDHA calculates the amount of HOME assistance in each unit and therefore the applicable period of affordability varies depending on whether the unit is under resale or recapture provisions.

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

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

#### **b. Period of Affordability Under Recapture Provisions**

Under the recapture option, the period of affordability is based upon the HOME-funded Direct Subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability.

The following table outlines the required minimum affordability periods. Affordability periods for HOME-assisted units that also receive assistance through the Metro Housing Trust Fund (Barnes Fund) and/or the Community Land Trust (CLT) will be aligned with the affordability periods of those programs.

<b>If the total HOME investment (resale) or Direct Subsidy (recapture) in the unit is:</b>	<b>The Period of Affordability is:</b>
Under \$15,000	5 years
Between \$15,000 and \$40,000	10 years
Over \$40,000	15 years

#### **IV. RESALE PROVISIONS**

Resale Provisions shall ensure that, when a HOME-assisted homebuyer sells his or her property, either voluntarily or involuntarily, during the affordability period,

1. The property is sold to another low-income homebuyer who will use the property as his or her principal residence.
2. The original homebuyer receives a fair return on investment, (i.e., the homebuyer's down-payment, plus capital improvements made to the house); and
3. The property is sold at a price that is "affordable to a reasonable range of low-income buyers."

The resale provisions allow the original HOME-assisted homebuyer to sell the unit to an income eligible homebuyer. The resale provision does not require repayment of the HOME funds used to assist the original homebuyer, but rather preserves the affordability of the unit through the sale of the property to a subsequent lower income homebuyer. All HOME resale restrictions must apply to the original and any subsequent homebuyer throughout the period of affordability.

##### **a. Applicability**

MDHA has chosen to use Resale Provisions for all HOME-assisted homebuyer units in order to preserve the affordable housing stock. Thus, any HOME assistance, development or direct subsidy to the homebuyer, will trigger the use of Resale provisions. This decision is predicated by the loss of 20% (18,000 units) of the affordable housing stock since the year 2000 based on the "House Nashville" housing

report issued by the Mayor's office in May 2017 and the fact that home prices in Metro Nashville-Davidson County continue to escalate.

Additionally, Resale Provisions will apply to any Home-assisted homebuyer project that also receives assistance through the Metro Housing Trust Fund Commission (Barnes Fund) with the minimum affordability period of 20 years. The PJ is in the early stages of establishing a Community Land Trust (CLT) which will preserve the affordability of properties for perpetuity while enabling homeowners to build wealth through the use of a resale formula that will restrict the sales price for subsequent buyers (the formula will be an annual fixed rate of appreciation). An advisory committee will ensure policies and procedures are established for the CLT including resale requirements. Any HOME funded CLT units will be subject to the resale provisions/formula and minimum affordability requirements established by the CLT.

#### **b. Effect**

The HOME rule at §92.254(a)(3) requires that all HOME-assisted homebuyer housing be acquired by an eligible low-income family, and the housing must be the principal residence of the family throughout the Period of Affordability. Under Resale Provisions, if the housing is transferred, voluntarily or otherwise, during the Period of Affordability, it must be made available for subsequent purchase only to a buyer whose household qualifies as low-income and will use the property as its principal residence.

#### **c. Fair Return on Investment**

Resale Provisions shall ensure that, if the property is sold during the period of affordability, the price at resale provides the original HOME-assisted homebuyer a fair return on investment (including the original homebuyer's initial investment and any capital improvement). The value of capital improvements is defined as the actual, documented costs of permanent structural improvements to the property that enhance the property value. Capital improvements are generally non-recurring expenses, such as the cost of an addition, or a remodel. Repairs and regular maintenance are not capital improvements. To be considered by MDHA in determining fair return on investment, the actual costs of the capital improvements must be documented with receipts, cancelled checks, or other documents acceptable to MDHA. Additionally, the work must have been properly permitted and inspected and MDHA will visually inspect the property to verify that the capital improvements exist.



MDHA shall consider a fair return on investment achieved when the original homebuyer (now the seller) receives from the sale a percentage return on investment based on the percentage of change as calculated by the **Housing Price Index Calculator** of the Federal Housing Finance Agency. The HPI Calculator is currently located at <https://www.fhfa.gov/DataTools/Tools/Pages/HPI-Calculator.aspx> and forecasts what a given house purchased at a point in time would be worth today if it appreciated at the average appreciation rate of all homes in the area. The calculation shall be performed for the Nashville-Davidson—Murfreesboro—Franklin, TN Metropolitan Statistical Area.

### **Calculating Fair Return on Investment – EXAMPLE**

1. Down payment: The original homeowner put down \$1,000 earnest money at the signing of the sales contract.
2. Cost of Capital Improvements: The original homeowner had a permitted, inspected, fence installed at a cost of \$1,500; has receipts to document the cost and a visual inspection confirms the fence exists.
3. Percentage of Change: The original purchase price for the home was \$150,000 and the amount of HOME subsidy invested in the unit was \$25,000. Additionally, the home received Barnes Funds requiring a 20-year affordability period.

For the purposes of using the HPI calculator, the home was purchased in the 3<sup>rd</sup> Quarter of 2014, and will be calculated using the 3<sup>rd</sup> Quarter of 2020. Using the HPI calculator, the house would be worth approximately \$247,000.

Calculating the Fair Return to the Original Owner:

Downpayment:	\$1,000
Capital Improvements	\$1,500
Increase in value per HPI:	<u>\$97,000</u>
	\$99,500 Fair Return on Investment

In order to realize a fair return to the original homeowner, the sales price must be set at roughly \$249,500 (i.e., \$150,000 + \$1,000 down payment + \$1,500 capital improvements + \$97,000 HPI increase = \$249,500).

The seller must have the sales price approved by MDHA. Additionally, MDHA must verify that the new homebuyer is income eligible. If the resale price necessary to provide a fair return to the seller is not affordable to the subsequent lower income homebuyer, MDHA may provide additional HOME assistance, if it's available as an eligible activity in the Action Plan. If additional HOME assistance is provided, the affordability period will start over.

The fair return to the homeowner is paid out of proceeds from the sale of the home; if the value of the home declines and the home is sold at a loss and no proceeds are available, the homeowner shall not be entitled to any return. If proceeds are insufficient to provide the full amount of the calculated fair return, the homeowner shall receive a return only up to the amount of available proceeds.

#### **d. Continued Affordability**

In addition to ensuring that the HOME-assisted homebuyer receives a fair return on his or her investment, MDHA's Resale Provisions shall ensure that the housing under a Resale Provision will remain affordable to a reasonable range of low-income homebuyers. Accordingly, MDHA shall ensure that the sales price of a home resold under Resale Provisions is within the maximum mortgage capacity of a target population of potential buyers with incomes ranging from 65% to 80% of the Area Median Income (AMI) adjusted according to family size. Sales prices shall be set such that the amount of Principal, Interest, Taxes, and Insurance and HOA fees, if applicable, does not exceed 30% of the new homebuyer's annual income.

#### **e. Imposing Resale Provisions**

A clear, detailed written agreement, executed before or at the time of sale, ensures that all parties are aware of the specific HOME requirements applicable to the unit (i.e., period or affordability, principal residency requirement, terms and conditions of the resale requirements). The HOME written agreement must be a separate legal document from any loan instrument and must, at a minimum, comply with the requirements at §92.504(c)(5) of the HOME rule. If MDHA provides HOME funds to a subrecipient or CHDO to develop and sell affordable housing, MDHA will prepare and execute the agreement with the buyer or be a party to the agreement along with the entity it funded.

While mortgage and lien documents are used to secure repayment of the HOME subsidy, these documents are not sufficient to enforce the Resale Provisions. Separately recorded deed restrictions, covenants running with the land, or other similar mechanisms must be used to impose the Resale Provisions (§92.254(a)(5)(i)(A)) in HOME-assisted homebuyer projects under the resale option. The purpose of these enforcement mechanisms is to secure and retain the affordable re-use of the property, while providing a fair return to the seller.

#### **f. Foreclosure**

In HOME-assisted homebuyer projects, the affordability restrictions imposed by deed restrictions, covenants running with the land, or other similar mechanisms may terminate upon foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. In such cases, the termination of the affordability restrictions does not satisfy the requirement that the property remains qualified as affordable housing under §92.254 for the period of affordability.

Consequently, for HOME-assisted homebuyer housing under a Resale Provision, if the affordability is not preserved by a subsequent purchase at a reasonable price by a low-income homebuyer who will use the property as its principal residence, and who agrees to assume the remainder of the original affordability period, MDHA shall repay the full amount of the HOME investment.

## **V. RECAPTURE PROVISIONS**

Unlike the resale approach, MDHA's Recapture Provisions permit the original homebuyer to sell the property to any willing buyer during the period of affordability while MDHA is able to recapture all, or a portion of the HOME-assistance provided to the original homebuyer.

### **a. Applicability**

Recapture Provisions are not deemed appropriate for securing HOME Program investments in the current escalating housing market of Metro Nashville-Davidson County, thus, Resale Provisions are generally applicable to all MDHA homebuyer activities, unless circumstances otherwise require Recapture to be used. Specifically, Recapture Provisions are always used in cases involving a Direct Subsidy to a homebuyer. Recapture provisions cannot be used when a project receives only a Development Subsidy and is sold at fair market value, because there is no direct HOME subsidy to recapture from the homebuyer. Instead, Resale Provisions must be used in this case.

### **b. Effect**

If a homeowner chooses to sell or use the property for non-eligible HOME Program activities during the Period of Affordability, the full amount of the HOME Program Direct Subsidy (specifically excluding the amount of any Development Subsidy) shall be recaptured and repaid to MDHA provided that net proceeds are sufficient. MDHA may

choose to forgive a portion of the HOME Program Direct Subsidy subject to recapture on a pro-rata basis over the affordability period. If net proceeds are insufficient to repay the total HOME investment due, only the actual net proceeds will be recaptured. In the event that net proceeds are zero (as is usually the case with foreclosure), the recapture provision still applies, but there are no funds to recapture. Recaptured funds shall be returned to the MDHA HOME Trust Fund to be reinvested in other affordable housing for low to moderate income persons.

### **c. Imposing Recapture Provisions**

A clear, detailed written agreement, executed before or at the time of sale, ensures that all parties are aware of the specific HOME requirements applicable to the unit (i.e., period or affordability, principal residency requirement, terms and conditions of either the resale or recapture requirement). The HOME written agreement must be a separate legal document from any loan instrument and must, at a minimum, comply with the requirements at §92.504(c)(5) of the HOME rule. If MDHA PJ provides HOME funds to a subrecipient or CHDO to develop and sell affordable housing, MDHA must prepare and execute the agreement with the buyer or be a party to the agreement along with the entity it funded.

The written agreement between the homebuyer and MDHA, as well as mortgage and lien documents are all used to impose the Recapture Provisions in HOME- assisted homebuyer projects under the recapture option. The purpose of these enforcement mechanisms is to ensure that MDHA recaptures the Direct Subsidy to the HOME-assisted homebuyer if the HOME-assisted property is transferred. Unlike the resale option, deed restrictions, covenants running with the land, or other similar mechanisms are not required by the HOME rule to be used in homebuyer projects under the recapture option.

### **d. Foreclosure**

In HOME-assisted homebuyer projects, the affordability restrictions imposed by deed restrictions, covenants running with the land, or other similar mechanisms may terminate upon foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. In such cases, the termination of the affordability restrictions does not satisfy the requirement that the property remains qualified as affordable housing under §92.254 for the period of affordability.

Consequently, homebuyer housing with a Recapture Provision is not subject to the affordability requirements after MDHA has recaptured the HOME funds in accordance with its written agreement. If the ownership of the housing is conveyed pursuant to a foreclosure or other involuntary sale, MDHA shall attempt to recoup any net proceeds that may be available through the foreclosure sale. MDHA is subject to the limitation that when there are no net proceeds or net proceeds are insufficient to repay the HOME investment due, MDHA may only recapture the actual net proceeds, if any.

## **VI. REFINANCING POLICY**

MDHA shall carefully review all requests for subordination on a case-by-case basis in order to protect its interests and the interests of the homebuyers/borrowers. The conditions under which the MDHA will agree to subordinate to new debt are as follows:

It is MDHA's policy to approve subordination requests when the following conditions are met:

1. The refinancing must be necessary to reduce the owner's overall housing costs, OR
2. The refinancing must otherwise make the housing more affordable, AND
3. CLTV with new debt is 80% or less.
4. Debt Service Coverage Ratio (DSCR) ratio with new loan is 1.15 or above.
5. As a standard policy, MDHA will not subordinate to refinancing for the purpose of taking out equity unless the funds are being used for property repairs and improvements as outlined in 6. Cash out for other purposes will be considered by the MDHA Loan Review Committee on a case-by-case basis.
6. Cash out will be used for property repairs or improvements and pay closing costs associated with new loan contingent on the following:

All work will be done by licensed, insured contractors.

Construction funds held in escrow by lender or Title Company and disbursed only after inspection of property documents work has been completed.

If property is occupied, existing tenants will remain in occupancy with no change in lease terms. Property owner will bear all expense associated with temporary relocation of tenants if it is necessary due to the extent of repairs.

7. The subordination is necessary for the project to convert construction financing to permanent financing with no increase in debt. Requests of this nature do not

require review or recommendation from the MDHA Loan Review Committee.

Upon receipt of a subordination request from a lender or homebuyer, MDHA will review the terms of the refinancing to determine whether the above criteria are met. MDHA may require additional documentation from the homeowner or lender in order to make its determination. Once complete information is received, a subordination decision is made within 15 business days.

When requests of this type are received, Community Development (CD) staff will obtain the subordination document from the Lender and prepare correspondence stating the request meets MDHA guidelines and forward these to MDHA Legal Counsel for review and approval. The CD Director shall be copied on all correspondence. MDHA Legal Counsel will forward the subordination document to the MDHA ED for signature once they approve it.

## **MONITORING RESALE & RECAPTURE PROVISIONS**

For HOME-assisted homebuyer projects, MDHA shall perform ongoing monitoring of the principal residency requirement during the period of affordability. Confirmation that the buyer is using the property as his or her principal residence may be accomplished by verifying that the buyer's name appears on utility company records or insurance company records for the home. In addition, postcard or letters mailed with "do not forward" instructions may demonstrate whether the buyer is receiving mail at the home.

Failure to comply with the resale or recapture requirements means that:

1. the original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or
2. the home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

In cases of noncompliance under either resale or recapture provisions, MDHA must repay to its HOME Investment Trust Fund in accordance with §92.503(b), any remaining HOME funds invested in the housing. The amount subject to repayment is the total amount of HOME funds invested in the housing (i.e., any HOME development subsidy to the developer plus any HOME down-payment or other assistance (e.g., closing costs) provided to the homebuyer) minus any HOME funds already repaid (i.e., payment of principal on a HOME loan). Any interest paid on the loan is considered program income and cannot be counted against the outstanding HOME investment amount.

## **VII. APPROVAL OF CHDO & SUBRECIPIENT PROVISIONS**

CHDOs and Subrecipients carrying out development and/or homebuyer activities on behalf of M D H A shall be contractually bound to apply and implement these same Resale and Recapture Provisions, verbatim. As such, review and approval of these Provisions

## APPENDIX D - DATA TO ESTABLISH 95% OF THE MEDIAN AREA PURCHASE PRICE FOR SINGLE FAMILY HOUSING IN METROPOLITAN NASHVILLE-DAVIDSON COUNTY

HUD has published [purchase price limits](#) for Nashville-Davidson County effective 4/7/2023, which are an increase over those published for the prior year, but still lower than the true market. As these limits will be applied to all homeownership transactions funded with HOME funds, MDHA wants to make sure that values are realistic. MDHA will continue to use value limits, based on local housing data. The documentation used to establish these limits and information pertaining to these limits is included below.

**Compilation of Single Family New Construction Real Estate Sales (defined as closed sales on units constructed in 2023) for a 3-month period February – April 2023.**

Month	Unit Type	Sales Volume	Median Price Based on 95%
February 2023	Single Family - New Construction	56	\$498,703
March 2023	Single Family- New Construction	108	\$470,250
April 2023	Single Family – New Construction	87	\$479,750
	Average Volume & Median Sales Price for Months reviewed	251	<b>\$479,513</b>

Sales Volume for Single Family New Construction Units is less than 500 sales per month, so 3 months' worth of sales data is required per HUD guidelines to establish a median sales price based on local data of **\$479,513**.

[HUD New Home Construction Single Family Limit effective June 1, 2022](#) is in effect until HUD issues new limits. HUD's unadjusted median value for New Home Construction for HOME/HTF for Davidson County is \$298,078 – median prices listed above for each of 3 months reviewed exceed this limit.



### Compilation of Single Family Existing Real Estate Sales for 1-Month Period April 2023

Month	Unit Type	Sales Volume	Median Price Based on 95%
April 2023	Single Family – Existing	583	<b>\$432,250</b>

Sales Volume for April 2023 exceeds the required 500 volume of sales per month, therefore April 2023 sales data was utilized to establish a median sales price per HUD guidelines based on local data of **\$432,250**.

[HUD Existing Home Single Family Limit effective June 1, 2022](#) is in effect until HUD issues new limits. HUD's unadjusted median value for Existing Homes for HOME/HTF for Davidson County is \$335,000 – median prices listed for April 2023 exceeds this limit.

***Average Median Sales price for New Construction and Existing Construction is \$474,945***

*\*Source data provided via - Realtracs, the local Multiple Listing Service for Nashville-Davidson County - Due to the volume of data, please contact the Community Development Department by phone at 615-252-8505 or by email at [consolidatedplan@nashville-mdha.org](mailto:consolidatedplan@nashville-mdha.org) to request to view the source data.*