

2017

ASSESSMENT OF FAIR HOUSING



Metropolitan Government of Nashville and Davidson County



Metropolitan Development and Housing Agency

Prepared by:

Metropolitan Development and Housing Agency
Community Development Department
712 South Sixth Street
Nashville, Tennessee 37206

June 2017



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SECTION I. COVER SHEET

1. **Submission date:**
September 1, 2017
2. **Submitter name:**
Angela Hubbard
3. **Type of submission (e.g., single program participant, joint submission):**
Joint Submission
4. **Type of program participant(s) (e.g., consolidated plan participant, PHA):**
Consolidated Plan Participant (Metro Nashville) and Public Housing Authority (MDHA)
5. **For PHAs, Jurisdiction in which the program participant is located:**
Metropolitan Nashville-Davidson County, Tennessee
6. **Submitter members (if applicable):**
Metropolitan Government of Nashville and Davidson County
Metropolitan Development and Housing Agency
7. **Sole or lead submitter contact information:**
 - a. **Name:** Angela Hubbard
 - b. **Title:** Director of Community Development
 - c. **Department:** Community Development
 - d. **Street address:** 712 South 6th Street
 - e. **City:** Nashville
 - f. **State:** Tennessee
 - g. **Zip code:** 37206
8. **Period covered by this assessment:** June 1, 2018 – May 31, 2023
9. **Initial, amended, or renewal AFH:** Initial
10. **To the best of its knowledge and belief, the statements and information contained herein are true, accurate, and complete and the program participant has developed this AFH in compliance with the requirements of 24 C.F.R. §§ 5.150-5.180 or comparable replacement regulations of the Department of Housing and Urban Development;**
11. **The program participant will take meaningful actions to further the goals identified in its AFH conducted in accordance with the requirements in §§ 5.150 through 5.180 and 24 C.F.R. §§ 91.225(a)(1), 91.325(a)(1), 91.425(a)(1), 570.487(b)(1), 570.601, 903.7(o), and 903.15(d), as applicable.**

Honorable Megan Barry

Printed Name

Mayor,
Metropolitan Government of
Nashville and Davidson County

Program Participant/Title

Signature

Date

James E. Harbison

Printed Name

Executive Director,
Metropolitan Development and
Housing Agency

Program Participant/Title

Signature

Date

SECTION II. EXECUTIVE SUMMARY

Introduction

The U.S. Department of Housing and Urban Development (HUD) requires cities and public housing authorities that receive federal funds for housing and community development to Affirmatively Further Fair Housing (AFFH). AFFH imposes a duty to not discriminate in housing programs and to address segregation and related barriers for groups with characteristics protected by the Fair Housing Act, including segregation and related barriers in racially or ethnically concentrated areas of poverty.

To fulfill this requirement as recipients of HUD funds, MDHA and Metro Nashville must conduct an Assessment of Fair Housing (AFH), which includes an analysis of fair housing data, an assessment of fair housing issues and contributing factors, and an identification of fair housing priorities and goals. The purposes of the AFH is to assess whether individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination related to **race, color, religion, sex, familial status, national origin, or disability** and assess whether housing options are realistically available in integrated areas and areas with access to opportunity. Metro and MDHA have conducted a joint AFH, with staff work undertaken by MDHA's Community Development Department, as the administrator of Metro's Consolidated Plan, in coordination with Metro and MDHA staff.

AFH Process

AFH Planning and Consultation Phases

The requirements for developing the AFH are specified in federal regulations (24 CFR 5.154, 5.156, 5.158, and 5.160). The AFH was developed using the HUD-provided local government assessment tool since Metro government is deemed the Lead Agency for AFH. In addition, HUD provided data and maps used in the analysis. Local data and local knowledge were used to supplement the HUD-provided data. Early in the planning process, MDHA held a public hearing to explain the citizen participation plan, discuss the AFH planning process and timeline, and review the AFH planning tools.

AFH Planning Tools

1. **HUD-provided data and resources.** HUD-provided data and tools are available for the public to view by clicking on the links below.
 - **Local Government Assessment Tool:**
<https://www.hudexchange.info/resource/5216/assessment-of-fair-housing-tool-for-local-governments/>. Please note that Sections F and G and Appendix D **do not apply** to the Metro/MDHA Joint AFH.
 - **AFFH Data and Mapping:**
<https://www.hudexchange.info/programs/affh/resources/#affh-data-and-mapping>.

- o **Additional AFFH Resources:**

<https://www.hudexchange.info/programs/affh/resources/#tools-for-fair-housing-planning-under-the-affh-rule>.

2. **Local Data:** HUD defines local data as metrics, statistics, and other quantified information, subject to a determination of statistical validity by HUD, that are relevant to Metro's/MDHA's geographic area of analysis, can be found through a reasonable amount of searching, are readily available at little or no cost, and are necessary for the completion of the AFH using the local government assessment tool. For the purpose of completing the AFH, MDHA utilized data maintained by the agency as well as local and state data that met HUD's criteria.
3. **Local Knowledge:** HUD defines local knowledge as information that relates to the Metro's/MDHA's geographic area of analysis and that is relevant to the AFH, is known or becomes known to MDHA, and is necessary for the completion of the AFH using the local government assessment tool. Essentially, local knowledge is public input; the method used for gathering input is explained in Section III. For the purpose of the AFH, references to neighborhoods and communities are consistent with designations used by the Metro Planning Department. (See <http://www.nashville.gov/Planning-Department/Community-Planning-Design/Community-Plans.aspx>.)

AFH Draft Review and Comment Period

The draft AFH was available for review and comment beginning at 8:00 a.m. on Friday, May 26, 2017 through Noon on July 10, 2017. During the public comment period, MDHA held six public hearings. One of the public hearings was held before the MDHA Board of Commissioners on June 13, 2017, and five public hearings were held at different locations throughout the county. Information on the community participation process is provided in Section III. A summary of the comments received during the public comment period, including an explanation of why some comments/views were not accepted, is provided in Appendix E.

At the conclusion of the public comment period, the final AFH was submitted to the MDHA Board of Commissioners and to the Metropolitan Council for approval. Upon receiving all local approvals, the final AFH will be submitted to HUD by its due date of September 1, 2017.

Highlights

The AFH requirements include an analysis of the following fair housing issues: segregation; racially or ethnically concentrated areas of poverty (R/ECAPs); disparities in access to opportunity; and disproportionate housing needs. Separate analyses on these issues as applicable to publicly supported housing and disability and access and an analysis on fair housing education, testing, and enforcement are also included.

Below are highlights from each of the areas analyzed, including a list of contributing factors identified during the AFH process that significantly create, contribute to, perpetuate, or increase the severity of each fair housing issue.

Segregation/Integration

North Nashville and Bordeaux are highly segregated, African-American communities. White populations are concentrated in areas to the south of downtown and more rural areas of the county. The southeastern area of the county shows integration but reflects a concentration of Hispanic and Foreign-born populations.

Factors that contribute to Segregation include:

- Community opposition
- Displacement of residents due to economic pressures
- Lack of private investments in specific neighborhoods
- Lack of public investments in specific neighborhoods, including services or amenities
- Land use and zoning laws
- Lending discrimination
- Location and type of affordable housing
- Loss of affordable housing
- Occupancy codes and restrictions
- Private discrimination
- Source of income discrimination

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

R/ECAPs are census tracts which have a non-White population of 50% or more and the poverty rate exceeds 40% or more for individuals living at or below the poverty line. There are 19 R/ECAPs in Davidson County, and Davidson County is the only county in the Metropolitan Statistical Area with R/ECAPs. The number of R/ECAPs has doubled between 1990 and 2010. All R/ECAPs except 1 are located in highly segregated, African-American communities. One R/ECAP (Antioch) is located in an area with a high concentration of Hispanic and Foreign-born populations. The percentage of Families with Children living in R/ECAPs is overrepresented compared to their overall percentage of the total population.

Factors that contribute to R/ECAPs include:

- Community opposition
- Deteriorated and abandoned properties
- Displacement of residents due to economic pressures
- Lack of community revitalization strategies
- Lack of private investments in specific neighborhoods

- Lack of public investments in specific neighborhoods, including services or amenities
- Land use and zoning
- Location and type of affordable housing
- Loss of affordable housing
- Private discrimination
- Source of income discrimination

Disparities in Access to Opportunity

Disparities in Access to Opportunity analyzes how a person's place of residence, locations of different opportunities (proficient schools, employment, transportation, exposure to poverty, and environmentally healthy neighborhoods) contribute to fair housing issues. There is a strong correlation between living in segregated neighborhoods (of predominantly African-American or Foreign-born populations) and higher exposure to poverty, lower school performance, lower access to the labor market, and greater reliance on public transportation.

Factors that contribute to Disparities in Access to Opportunity include:

- Access to financial services
- Availability, type, frequency, and reliability of public transportation
- Lack of private investments in specific neighborhoods
- Lack of public investments in specific neighborhoods, including services or amenities
- Lending discrimination
- Location and type of affordable housing
- Location of environmental health hazards
- Loss of affordable housing
- Private discrimination
- Source of income discrimination

Disproportionate Housing Needs

Disproportionate Housing Needs measures the following housing conditions: cost burden, overcrowding, and substandard housing. Areas with the highest housing needs are segregated areas. African-Americans are the predominant group living in areas with the greatest housing needs. Foreign-born residents also tend to live in areas with higher housing burdens.

Factors that contribute to Disproportionate Housing Needs include:

- Availability of affordable units in a range of sizes
- Displacement of residents due to economic pressures

- Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking
- Lack of access to opportunity due to high housing costs
- Land use and zoning laws
- Lending discrimination
- Loss of affordable housing
- Source of income discrimination

Publicly Supported Housing

Publicly Supported Housing includes MDHA Public Housing and Housing Choice Voucher (HCV) Program; privately-owned Project-Based Section 8; and Other HUD Multifamily housing. Publicly Supported Housing of all types are concentrated in segregated, predominantly African-American neighborhoods, such as North Nashville and Bordeaux. There is also a concentration of HCVs and Low-Income Housing Tax Credit projects in the southeast area of the county. Little to no publicly supported housing is located in predominantly White areas of the county, especially in areas south of downtown; in addition, there is very little renter-occupied housing in these areas. Although 26.12% of households in Davidson County are Black, the number of Blacks living in all types of Publicly Supported Housing is disproportionately high, ranging in from 73.23% of households in Other HUD Multifamily housing to 89.23% of households living in MDHA Public Housing.

Nearly half of the residents in MDHA Public Housing and members of households participating in the HCV program are under the age of 18, and over 60% of the residents in both types of assisted housing are female. MDHA-owned public housing (traditional & contemporary properties) is located in R/ECAPs. Other types of publicly supported housing are located in non-R/ECAP areas, but there is a concentration of HCVs in non-R/ECAPs in Bordeaux.

Families with children living in MDHA Public Housing and Project-Based Section 8 housing are more likely to live in R/ECAPs, as are nearly half of HCV recipients that are Families with Children. Although Spanish is the # 1 limited English proficiency language (LEP) in Davidson County, persons speaking Arabic accessed the MDHA language line more than persons speaking other languages.

Factors that contribute to Publicly Supported Housing Location and Occupancy include:

- Admissions and occupancy policies and procedures, including preferences in publicly supported housing
- Community opposition
- Displacement of residents due to economic pressure
- Impediments to mobility
- Lack of access to opportunity due to high housing costs
- Lack of meaningful language access
- Lack of private investment in neighborhoods

- Lack of public investment in specific neighborhoods, including services and amenities
- Loss of affordable housing
- Occupancy codes and restrictions
- Quality of affordable housing information programs
- Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs
- Source of income discrimination

Disability and Access

Persons with disabilities are fairly distributed in communities throughout the county and not segregated in a particular area nor are persons with disabilities concentrated in R/ECAPs. However, this does not necessarily mean that persons with disabilities live in areas near transportation or services. Persons with disabilities tend to experience disparities in accessing public infrastructure (sidewalks), public transportation, and jobs. Housing affordability and costs to make homes affordable are the greatest housing needs experienced by persons with disabilities.

Factors that contribute to Disability and Access issues include:

- Access to publicly supported housing for persons with disabilities
- Access to transportation for persons with disabilities
- Inaccessible public or private infrastructure
- Lack of affordable in-home or community-based supportive services
- Lack of affordable, accessible housing in range of unit sizes
- Lack of assistance for transitioning from institutional settings to integrated housing
- Lack of assistance for housing accessibility modifications
- [Lack of knowledge about requesting reasonable accommodation to] Land use and zoning laws
- Loss of affordable housing

Fair Housing Enforcement, Outreach Capacity, and Resources

Factors that contribute to the lack of Fair Housing Enforcement, Outreach Capacity, and Resources include:

- Lack of local private fair housing outreach and enforcement
- Lack of local public fair housing enforcement
- Lack of resources for fair housing agencies and organizations

Fair Housing Goals and Priorities

The fair housing goals and priorities presented in Section VI. and listed below are based on community input, data analysis, and contributing factors identified in the Fair Housing Analysis. Each of the following goals includes strategies, ranked by priority, for addressing fair housing issues and provided in Section VI. MDHA and Metro must incorporate these goals and priorities in their next Five Year Plans.

- Increase the number of affordable housing units accessible to all protected classes.
- Preserve existing affordable housing units, especially for persons with Limited English Proficiency (LEP) and persons with disabilities (and the elderly).
- Increase access to affordable housing opportunities, especially for persons with Limited English Proficiency (LEP) and persons with disabilities.
- Create/expand programs to help tenants and homeowners retain housing.
- Create/expand programs to increase self-sufficiency.
- Increase public investment in underserved neighborhoods.
- Incentivize private investment in underserved neighborhoods.
- Expand fair housing outreach, education, and enforcement activities.

SECTION III.

COMMUNITY PARTICIPATION PROCESS

- 1. Describe outreach activities undertaken to encourage and broaden meaningful community participation in the AFH process, including the types of outreach activities and dates of public hearings or meetings. Identify media outlets used and include a description of efforts made to reach the public, including those representing populations that are typically underrepresented in the planning process such as persons who reside in areas identified as R/ECAPs, persons who are limited English proficient (LEP), and person with disabilities. Briefly explain how these communications were designed to reach the broadest audience possible. For PHAs, identify meetings with the Resident Advisory Board and other resident outreach.**

The community participation process can be divided into three phases: planning phase, consultation and draft development phase, and public comment period.

Planning Phase

In developing the community engagement plan, MDHA consulted with the Mayor's Office, the Metro Human Relations Commission, and the Tennessee Fair Housing Council to create strategies for maximizing outreach. Using a matrix of protected classes and fair housing issues, groups representing each area (or multiple areas) were identified and targeted. As a result, a broad range of organizations were invited to and attended stakeholder meetings.

On March 9, 2017, MDHA Community Development staff met with MDHA's Council of Presidents/Resident Advisory Board to discuss the purpose of the AFH and the best methods to gather input from public housing residents. The resulting strategy was to hold meetings at every public housing property and provide a meal as an incentive.

Consultation Phase

The consultation phase began on March 14, 2017, when MDHA held a kickoff public hearing at Goodwill Industries of Middle Tennessee, Inc. The purpose of the public hearing was to present and accept comments on the revised Citizen Participation Plan, as well as explain the Assessment of Fair Housing Process and introduce the Assessment Tool and HUD maps.

On March 20, 2017, MDHA representatives briefed members on Metro Council's Ad Hoc Affordable Housing Committee. The video is available through the following link: <https://www.youtube.com/watch?v=7oLVeqltDwc&list=PLE145F765DEA54FDB&index=2>.

The community engagement plan sought input through three mechanisms: stakeholder consultations, community meetings, and meetings with public housing residents.

Stakeholder Consultations

MDHA held four (4) stakeholder consultations at its central office on topics focused on the seven protected classes under the Fair Housing Act. Two meetings focused on race, color, religion and national origin. One meeting focused on sex and familial status, and another on disability. MDHA staff consulted with public and private agencies that provide assisted housing, health services, and social services (including those focused on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, homeless persons), community-based and regionally based organizations that represent protected class members, and organizations that enforce fair housing laws.

Meeting dates were as follows:

Race, Color, Religion, and National Origin	March 22, 2017
Sex and Familial Status	March 23, 2017
Disability	March 24, 2017
Race, Color, Religion, and National Origin	March 30, 2017

In addition, MDHA held a consultation on disability at the 2017 Fair Housing Matters Conference and met with stakeholders by appointment.

Information about the meetings was provided by email to organizations identified during the planning phase and to MDHA's vast network of partners. Recipients were asked to share the information with interested parties.

Community Meetings

In collaboration with Promise Zone Implementation Partners, MDHA held five (5) community input meetings throughout Davidson County. (Outreach efforts for community meetings are described below.) In addition, the Councilman for District 1 held a community meeting in the Bordeaux area.

Meeting dates were as follows:

St. Luke's Community House	April 5, 2017
Bordeaux Library (District 1 meeting)	April 5, 2017
Woodbine Community Organization	April 13, 2017
Martha O'Bryan Center	April 18, 2017
Conexión Américas at Casa Azafrán	April 19, 2017
Urban League of Middle Tennessee	April 22, 2017

Meetings with Public Housing Residents

MDHA Community Development staff worked with MDHA's Resident Association Coordinator and Resident Association Presidents to publicize and coordinate meetings with public housing residents. Meetings were held at 17 different MDHA properties.

Meeting dates were as follows:

Cheatham Place Community Room	March 15, 2017
Hadley Park Towers Community Room	March 16, 2017
Sudekum Apartments Community Room	March 20, 2017
Vine Hill Apartments & Studio Community Room	March 20, 2017
Gernert Studio Apartments Community Room	March 21, 2017
Preston Taylor Apartments Community Room	March 22, 2017
Parkway Terrace Community Room	March 24, 2017
Napier Place Community Room	March 27, 2017
Edgefield Manor Community Room w/ Cayce Place Residents	March 27, 2017
Levy Place Community Room	March 27, 2017
Madison Towers Community Room	March 28, 2017
John Henry Hale Community Room w/ Neighborhood Housing Residents	March 29, 2017
Cumberland View Community Room	April 3, 2017
Carleen Batson Waller Manor Community Room	April 4, 2017
Parthenon Towers Community Room	April 4, 2017
Andrew Jackson Courts Community Room	April 6, 2017
Edgehill Apartments Community Room	April 11, 2017

Public Comment Period

The public comment period on the draft AFH was initially advertised to begin on Tuesday, May 23, 2017, and conclude at 9:00 a.m., central time, on Friday, July 7, 2017. Because the draft AFH was not released until 8:00 a.m., central time, on Friday, May 26, 2017, the public comment period was extended to Noon on Monday, July 10, 2017. Also, a sixth public hearing was added. Public notices for the initial public comment period and extended public comment period, including the additional public hearing, were publicized via the outreach methods described below. Both notices are provided in Appendix F.

Members of the public were able download copies from MDHA's website at <http://www.nashville-mdha.org/?p=2011> or request copies by contacting the MDHA Community Development Department at 615-252-8505 or TDD at 615-252-8599. Also, copies were available at MDHA's Community Development Department, located at 712 South Sixth Street, Nashville, TN 37206, between the hours of 7:30 a.m. and 4:00 p.m., Monday through Friday. MDHA accepted written comments electronically at

fairhousingplan@nashville-mdha.org, by fax to 615-252-8533 (Attention: Fair Housing Plan), by mail to MDHA Community Development Department, Attention: Fair Housing Plan, P.O. Box 846, Nashville, TN 37202, or hand-delivered to MDHA Community Development Department, Attention: Fair Housing Plan, 712 South Sixth Street, Nashville TN 37206.

During the public comment period, MDHA hosted six (6) public hearings on the draft AFH:

Thursday, June 1, 2017
5:30 p.m.
West Precinct
5500 Charlotte Pike
Nashville, TN 37209

Tuesday, June 6, 2017
5:30 p.m.
Bordeaux Library
4000 Clarksville Pike
Nashville, TN 37218

Thursday, June 8, 2017
6:00 p.m.
East Library
206 Gallatin Road
Nashville, TN 37206

Tuesday, June 13, 2017
*Immediately following
the MDHA Board meeting
which begins at 11:30 a.m.*
MDHA Collaboration Center
Gerald F. Nicely Building
701 South 6th Street
Nashville, TN 37206

Wednesday, June 14, 2017
5:30 p.m.
Hispanic Family Foundation
3927 Nolensville Pike
Nashville, TN 37211

Saturday, June 24, 2017
10:00 a.m.
John Henry Hale Apartments
Community Room
1433 Jo Johnston Avenue
Nashville, TN 37203

MDHA requested that any person needing reasonable accommodation or language assistance/services to contact 615-252-8555 or TDD at 615-252-8599 at least five (5) business days prior to the date of the meeting they planned to attend.

Outreach for Community Meetings and Public Hearings

In publicizing community meetings and public hearings, MDHA followed its Citizen Participation Plan. Outreach efforts included:

- **Publication:** publishing notices of meetings in English and Spanish in *The Tennessean*, the *Tribune*, and *El Crucero*.
- **Social Media:** posting notices via its social media outlets (Facebook, Twitter, Google+, and LinkedIn) and asking partners and the public to share these posts. Social media analytics from MDHA postings are provided in Appendix G.

- **Email Outreach:** sending an email through the vast distribution lists (over 300 recipients) as well as utilizing Metro’s email network and requesting that persons receiving an email to forward to others.
- **Website:** posting notices on its website and attempting to coordinate with Metro to post on its website.
- **Posting at Locations:** posting copies of the notices at its administrative offices and public housing properties and request that Metro and partner agencies post notices at their offices.
- **Radio Ads:** running (40) 30-second commercials on the Spanish radio station Bonita 1380 from June 11th to June 14th. The host of “Common Cents: The Money Show” on WFSK 88.1fm mentioned the AFH during broadcasts on April 13th and June 22nd.
- **Video and Audio Recordings:** making a video recording of the first public hearing and audio recordings of the subsequent public hearings available on its website.

2. Provide a list of organizations consulted during the community participation process.

During the planning and consultation phases, MDHA consulted with a wide range of stakeholders from the nonprofit, private, and government sectors who represented diverse interests related to fair housing.

Organization	Type of Organization	Industry
Affordable Housing Resources	Nonprofit	Housing
AIM Center	Nonprofit	Disability Services
AIM Center	Nonprofit	Disability Services
Be a Helping Hand Foundation	Nonprofit	Housing
BRIDGES	Nonprofit	Services for the Deaf
Centerstone	Nonprofit	Mental Health Services
City of Franklin	Government	Housing & Community Development
City of Murfreesboro	Government	Housing & Community Development
Conexión Américas	Nonprofit	Immigrant services
Family & Children's Service Intern	University	Community Service
First Tennessee	Private	Banking
Freeman Webb	Private	Housing
Greater Nashville Apartment Assoc.	Private	Housing
HUD	Government	Housing
Legal Aid Society	Nonprofit	Legal
Martha O'Bryan	Nonprofit	Family services
Mayor's Office of Economic Opportunity & Empowerment	Government	Housing & Homelessness
MDHA Resident Advisory Board/Council	Advisory Council	Public Housing

Organization	Type of Organization	Industry
of Presidents		
Metro Council Affordable Housing Ad Hoc Committee	Government	Housing
Metro Homelessness Commission	Government	Homeless Services
Metro Human Relations Commission	Government	Fair Housing
Metro Nashville Community Budgeting	Nonprofit	Advocate
Metro Nashville Public Schools	Government	Education
Metro Office of Family Safety	Government	Domestic Violence
Metro Public Health Department	Government	Health
Metro Social Services	Government	Services
Metro Transit Authority	Government	Transportation
Middle Tennessee State University	University	Higher Education
Nashville Downtown Partnership	Nonprofit	Business
Nashville International Center for Empowerment	Nonprofit	Immigrant services
NeedLink	Nonprofit	Homeless Services
Neighborhood Health	Nonprofit	Healthcare
New Level Community Development Corp.	Private	Housing
Open Table Nashville	Nonprofit	Homeless Services
Park Center	Nonprofit	Homeless Services
Salvation Army	Nonprofit	Homeless Services
South Central Development District	Government	Services
St. Luke's Community House	Nonprofit	Family services
Stein & Vargas	Private	Legal
Street Works	Nonprofit	HIV Services
TN Commission on Aging & Disability	Government	Aging & Disability Services
TN Department of Economic & Community Development	Government	Community Development
TN Foreign Language Institute	Nonprofit	Translation Services
TN Housing Development Agency	Government	Housing
TN Human Rights Commission	Government	Fair Housing
Upper Cumberland Development District	Government	Services
Urban League of Middle Tennessee	Government	Empowerment Programs
Voice for Reduction of Poverty	Nonprofit	Advocate
Woodbine Community Organization	Nonprofit	Housing

3. Describe whether the outreach activities elicited broad community participation during the development of the AFH. If there was low participation among particular protected class groups, what additional steps might improve or increase community participation in the future, including overall participation or among specific class groups.

MDHA's elicited input from over 300 residents and stakeholders of Nashville-Davidson County and the region. By collaborating with the Promise Zone Implementation Partners

to host community meetings, MDHA was able to engage residents in every quadrant of the county. Although, some of the community meetings had small attendance numbers, the information gathered from those that were in attendance was very valuable in establishing goals and priorities for the City and MDHA.

Participation was particularly low among the immigrant and refugee populations. During a few of the community meetings, ideas were solicited on how to better reach these residents. Stakeholders suggested providing information in more than just English and Spanish, and reaching out to radio stations that broadcast in other languages could be ways to increase attendance by these groups. In response, MDHA ran advertisements on the Spanish radio station Bonita. Stakeholders explained that many immigrants and refugees are worried about the current political climate and are afraid to attend meetings to discuss issues that they may be experiencing.

The first public hearing on the draft AFH was broadcast on the Metro Nashville Network and shown repeatedly during the public comment period. As discussed previously, MDHA provided a link to YouTube so residents could view it at their convenience and made audio recordings from subsequent public hearings available, too.

4. Summarize all comments obtained in the community participation process. Include a summary of any comments or views not accepted and the reasons why.

Planning Phase

- A summary of comments received at the Kickoff Public Hearing held on March 14, 2017, and MDHA's responses, is provided in Appendix A.

Consultation Phase

- A summary of comments received at stakeholder consultations is available in Appendix B.
- A summary of comments received at community meetings is available in Appendix C.
- A summary of comments received at meetings with public housing residents is available in Appendix D.

Public Comment Period

- A summary of comments received at public hearings and submitted in writing during the public comment period, as well as a summary of comments/views not accepted and the reasons why, is provided in Appendix E.

SECTION IV. ASSESSMENT OF PAST GOALS, ACTIONS & STRATEGIES

1. Indicate what fair housing goals were selected by program participant(s) in recent Analyses of Impediments, Assessments of Fair Housing, or other relevant planning documents:

MDHA completed the most recent Analysis of Impediments to Fair Housing Choice (AI) on behalf of Metro Nashville in 2013. The following impediments were identified:

- Scarcity of rental units affordable to households at or below 60% AMI and to families
- Scarcity of housing units accessible to people with disabilities
- Lack of fair housing education testing, and enforcement capacity
- Uneven distribution of community resources
- Restriction on the expansion of protected classes.

a. Discuss what progress has been made toward the achievement of fair housing goals.

MDHA attempted to align activities in the 2013-2018 Consolidated Plan to address the impediments identified in the AI. Below is a summary of the cumulative progress made toward the achievement of fair housing goals for program years 2013, 2014, and 2015. (Program year 2016 ended on May 31, 2017 and accomplishments will be reported in the 2016 Consolidated Annual Performance and Evaluation Report to be released late July 2017.)

- **Scarcity of rental units affordable to households at or below 60% AMI and to families.**
 - Goal: Increase affordable rental units.
 - Progress to date: In accordance with AI recommendations, each program year Action Plan (AP) provided specific dollar allocations and targets from HOME funds for the construction of rental units for households at or below 60% AMI and families (3-4 bedroom units). Requests for Proposals (RFPs) for these funds provided bonus points in the evaluation/scoring process for projects that served the targeted populations.

As a result, HOME funds awarded since 2013, combined with leveraged resources, will result in 427 units being added to the affordable rental unit inventory when all units are placed in service. The unit breakdown per income level for these units is as follows:

- **92 Units @ 30% AMI;**
- **64 Units @ 50% AMI;**
- **262 Units @ 60% AMI; and**
- **9 Units @ 80% AMI.**

In addition, **168 of these units contain 3 or more bedrooms.** The **balance contains a mix of unit sizes, such as Single Room Occupancy (SRO), Efficiency, 1 and 2 bedrooms.**

CDBG and NSP funds were also used to assist with site acquisition for construction of **54 units of rental housing** to be located at 10th and Jefferson Street. **Fifteen (15) of these units will be leased to tenants with incomes of 80% AMI or below when they are placed in service; 4 units have 3 bedrooms, and the balance is a mix of 1 and 2 bedrooms.**

- **Scarcity of housing units accessible to people with disabilities.**
 - Goal: Increase the supply of housing units for people with disabilities.
 - Progress to date: All requests for proposals (RFPs) for new HOME-assisted rental units provide bonus points in the evaluation/scoring process for projects that would be targeted for occupancy by priority populations, defined as extremely and very low income households, seniors, persons with special needs, homeless, and veterans. Projects must meet universal design principles.

RFPs for construction of HOME-assisted, single family units require developers to meet visitability standards and provide bonus points in the evaluation/scoring process to projects that incorporated features in addition to the minimum standards that would enhance livability and aging in place.

All RFPs require developers to comply with the accessibility requirements of the Fair Housing Act and Section 504 of the Rehabilitation Act of 1973 as applicable.

These efforts will result in

- **93 units of housing specifically targeted for rent to persons with disabilities, with 35 meeting the accessibility requirements of the Fair Housing Act and 34 being visitable.**
- **28 single family homes that will be visitable.**

Also, **3 units in the 10th and Jefferson Street project will meet the accessibility requirements** of the Fair Housing Act and the remaining **51 units are visitable.**

CDBG funds allocated in the 2013 AP provided assistance for the rehabilitation of **6 homeless and domestic violence shelters**, whose occupants tend to have health issues and disabilities. Additional funds were allocated in PY 2014 that will result in the rehabilitation of **2 additional shelters.**

CDBG public service dollars have been allocated each program year to make one-time payments to landlords and utility companies for the first month's rent

and security/utility deposits on behalf of homeless persons seeking to find housing through the How's Nashville Program or VASH program and the Shelter Plus Care programs, a large percentage of which have disabilities,. This program has proved to be very effective and has **assisted 693 homeless individuals obtain permanent housing as of the end of the 2015 Program Year (PY).**

- **Lack of fair housing education testing, and enforcement capacity.**

- Goal: Increase fair housing education and build capacity for testing and enforcement of fair housing law.
- Progress to date: Beginning with Program Year 2013, CDBG public service dollars have been provided to the Tennessee Fair Housing Council to perform fair housing counseling, outreach and education and to conduct complaint-based and targeted testing primarily in Tier I target areas.

As a result, **377 clients have been provided services in conjunction with the counseling and outreach component of the program.** Additionally, the program has provided Fair Housing Counseling Clinics, training for mortgage lending professionals, training in design and construction, developer training, real estate and lending testing and training of rental/sales testers for lending testing.

Other fair housing education and outreach efforts undertaken by MDHA include:

- Having a page dedicated to providing information on the Federal Fair Housing laws on the MDHA website – this information can be viewed through the following link: <http://www.nashville-mdha.org/fair-housing/>.
- Sponsoring the annual Tennessee Fair Housing Matters Conference.
- Routinely posting and providing Fair Housing informational materials at all offices and properties.
- Maintaining a dedicated Fair Housing Hotline where the public can call to obtain information on Fair Housing. A recorded message provides information on how to file a complaint and referral information to local fair housing agencies. A staff person checks messages periodically, responds to complaints, and tracks calls received. **The Hotline received 226 calls during the 2013 – 2015 program years.**
- Including the Equal Housing logo and/or anti-discrimination phrase on all informational materials distributed by MDHA.

- **Uneven distribution of community resources.**

- Goal: Support improved access to community resources/implement a place-based strategy for community development.
- Progress to date: In the 2013 Consolidated Plan, as amended, MDHA implemented a 2-tiered place-based strategy to target limited CDBG resources to areas deemed to be underserved. The areas targeted were neighborhoods in census tracts where at least 65% of households are at or below 80% AMI (Tier 1 priority areas) and the North Nashville Subarea and Public Housing Census Tracts (Tier 2 priority areas). All programs and activities that are available in Tier 1 areas are also available in Tier 2 areas.

As a result, an average of **23% of the annual CDBG allocations from PYs 2013-2015 have been budgeted collectively for the following activities in targeted areas:**

Tier 1 Programs

- Business Technical Assistance
- Commercial Rehab (Façade Loans)
- Fair Housing Outreach, Education and Testing
- Microenterprise Assistance
- Neighborhood Facilities Rehab
- Non-Profit Capacity Building

Tier 2 Programs (in addition to programs available in Tier 1)

- Acquisition of a property for construction of affordable housing
- Neighborhood Facilities Infrastructure Improvements
- Planning efforts
- Targeted Homeowner

This place-based strategy has resulted in the following accomplishments:

- Installation of security cameras at 2 public housing properties (Napier & Sudekum).
- Installation of security cameras in a North Nashville neighborhood.
- Construction/replacement of 7485 linear feet of sidewalks in North Nashville.
- Acquisition of property for use in construction of 54 units of affordable housing.
- Technical assistance provided to 127 clients in the Microenterprise Program.
- Funded 3 nonprofits to undertake renovations at neighborhood facilities.
- Partnering with Southeast Community Capital, DBA as Pathway Lending a private 501(c)(3) organization established to provide financial and technical

assistance for economic development opportunities to low income communities and is certified by the U.S. Treasury Department as a Community Development Financial Institution (hereinafter “CDFI”), to administer the Business Technical Assistance program and to provide business technical assistance and training directly to for-profit businesses, to include workshops on Business Transformation, Money Smart for Small Business, Social Media for Business, the Basics of Government Contracting, and the Basics of Construction, marketing, and referrals, particularly for businesses that are located or may locate in Tier 1 Areas. An emphasis is being placed on disadvantaged businesses and business opportunities for public housing residents including opportunities for Section 3 Businesses.

In addition, the 2013 Consolidated Plan also allocated funds to Healthy Food Initiatives for programs in LMI Food Desert Census Tracts. **During the 2015 program year, MDHA completed a partnership with Community Food Advocates that offered classes on selecting, preparing and storing healthy food, in areas, Bordeaux and Edgehill that served 426 individuals.**

When awarding funds for affordable housing development, MDHA implemented a tool for use in evaluating/scoring proposals that considers factors such as proximity to public transportation, healthy food options, schools, public parks, and other amenities.

To further attract investment to underserved areas, MDHA led a partnership between the Mayor’s Office and 6 nonprofits to apply for and receive Promise Zone designation. The Promise Zone encompasses 46 square miles and includes the Tier 1 and 2 areas. One of the benefits of receiving Promise Zone designation is the ability of organizations to receive preference points in certain federal funding opportunities announced by Promise Zone partner agencies.

- **Restriction on the expansion of protected classes.**
 - Goal: Continue to operate in compliance with expanded protected class definitions found in federal regulations.
 - Progress to date: MDHA continues to abide by HUD’s rule on “Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity,” and requires subrecipients to do the same. In 2016, the MDHA Community Development Department held a training session for HUD-funded emergency and transitional housing providers on the applicability of the rule to their programs.

b. Discuss how successful in achieving past goals, and/or how it has fallen short of achieving those goals (including potentially harmful unintended consequences).

While progress has been made in addressing the lack of affordable rental units and the lack of units available to people with disabilities, the creation of these new units does not mitigate the loss of affordable housing that has occurred in Nashville and does not come close to meeting the demand. In addition, Nashville's growth has caused many people in underserved areas to feel left behind. Nashville's growth has also led to the displacement of residents who feel pressure to sell and reports of abuses by landlords (exorbitant rents, terrible living conditions), magnifying the need for increased fair housing education, testing, and enforcement capacity, especially in hot markets and areas with large immigrant populations. Even though State law that restricts the expansion of protected classes remains in effect, Metro is committed to being an inclusive city, and MDHA remains committed to providing equal access to housing in accordance with HUD regulations.

c. Discuss any additional policies, actions, or steps that the program participant could take to achieve past goals, or mitigate the problems it has experienced.

MDHA recognizes the need to develop more affordable housing on a large scale. MDHA also recognizes the need to provide investment in underserved areas as many of its traditional public housing properties are located in areas with high concentrations of poverty. In response, MDHA is in the process of changing its business model to convert its entire portfolio of public housing annual contribution contracts to project-based section 8 contracts under the Rental Assistance Demonstration. This allows MDHA to capitalize on its resources to redevelop its older public housing sites to create mixed-use, mixed-income communities. The first redevelopment, Envision Cayce, is underway.

d. Discuss how the experience of program participant(s) with past goals has influenced the selection of current goals.

As discussed previously, the need to create affordable and accessible housing, the need to bring investment to underserved areas, and the need to increase fair housing education have grown exponentially since the 2013 AI was issued. These issues continue to be highlighted in this AFH. Unlike in 2013, analyses and goals will look closer at each protected class to ensure that barriers to housing and disparities in access to opportunity are identified so that realistic, measurable strategies can be developed.

MDHA attempted to address the impediments identified in the 2013 AI through its limited Consolidated Plan resources leveraging other funding. Before 2013, Metro had committed little to the funding for affordable housing. However, in recent years, the Mayor has outlined bold and creative ideas for addressing Nashville's affordable

housing crisis, and the Metropolitan Council has reacted with approving funding and enacting legislation to facilitate affordable housing development and preserve existing housing.

Affordable, equitable development is at the forefront of many local conversations with nonprofits, advocates, government officials, and private developers at the table. The goals and strategies of the AFH build on the collective vision, commitment, and action that is occurring in Nashville, so that those who truly need housing can access it.

SECTION V. FAIR HOUSING ANALYSIS

V.A. DEMOGRAPHIC SUMMARY

1. Describe demographic patterns in the jurisdiction and region, and describe trends over time (since 1990).

If you Google “Nashville”, you are likely to find a plethora of information on things to do when visiting this rapidly growing city. If you read or tune-in to a local news outlet on any given day, you are likely to read or hear about an affordable housing crisis or gentrification. Nashville is struggling to find a balance between evolving into a world class city and ensuring that the most basic housing needs of all residents are met.

There are reports that 100 people a day move to Nashville. For example, the recently released *Housing Nashville Report* has the population of Davidson County at 678,889 (274,187 households), a 23.47% increase in population from 2005 to 2015. According to the report, the population is expected to increase between 2016 and 2026. As the AFH was being finalized, *The Tennessean* reported that, based on new Census estimates, Nashville has overtaken Memphis as the largest city in Tennessee and the 24th largest city in the country.

Serving as the capital of the State of Tennessee, Nashville (Davidson County) sits in the middle of the state and is part of a thirteen (13) county metropolitan statistical area (MSA) that includes Cannon, Cheatham, Dickson, Hickman, Macon, Maury (Columbia), Robertson, Rutherford (Murfreesboro), Smith, Sumner (Gallatin), Williamson (Franklin), and Wilson (Lebanon) counties. In 1962, Nashville voters approved the consolidation of city and county governments to form a metropolitan government. Since then, Census calculations have been based on the population of Davidson County except for six satellite cities.

For AFH demographic analysis, HUD has provided data (Table 1) showing trends for race/ethnicity, national origin, limited English proficiency, sex, age, and family type from 1990 to 2010. For race/ethnicity, HUD treats Hispanic as a share of the population. Due to timing of the HUD data release and its methodology, population data may differ than what has been reported in more recent studies, such as those cited above.

**HUD Table 1: Demographic Trends (1990-2010)
Davidson County & Region**

	(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction						(Nashville-Davidson--Murfreesboro--Franklin, TN) Region					
	1990 Trend		2000 Trend		2010 Trend		1990 Trend		2000 Trend		2010 Trend	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	378,860	74.16%	371,104	65.11%	359,883	57.43%	919,359	83.33%	1,092,230	79.06%	1,240,988	74.27%
Black, Non-Hispanic	118,737	23.24%	150,428	26.39%	178,389	28.47%	162,535	14.73%	208,629	15.10%	263,729	15.78%
Hispanic	4,697	0.92%	26,035	4.57%	61,117	9.75%	2,024	0.18%	7,794	0.56%	109,276	6.54%
Asian or Pacific Islander, Non-Hispanic	6,843	1.34%	15,896	2.79%	22,559	3.60%	9,780	0.89%	24,346	1.76%	44,049	2.64%
Native American, Non-Hispanic	1,015	0.20%	3,104	0.54%	3,299	0.53%	8,028	0.73%	43,295	3.13%	10,118	0.61%
	510,152	99.86%	566,567	99.40%	625,247	99.78%		99.86%		99.61%		99.84%
National Origin												
Foreign-born	12,663	2.48%	39,595	6.95%	70,318	11.22%	18,491	1.68%	59,988	4.34%	113,979	6.82%
LEP												
Limited English Proficiency	7,545	1.48%	25,168	4.42%	43,358	6.92%	11,965	1.08%	38,576	2.79%	65,056	3.89%
Sex												
Male	242,430	47.46%	275,536	48.35%	303,540	48.44%	532,417	48.27%	676,306	48.96%	816,628	48.87%
Female	268,363	52.54%	294,367	51.65%	323,141	51.56%	570,611	51.73%	704,981	51.04%	854,262	51.13%
Age												
Under 18	116,515	22.81%	131,057	23.00%	136,391	21.76%	276,997	25.11%	354,538	25.67%	407,621	24.40%
18-64	335,043	65.59%	375,301	65.85%	424,887	67.80%	704,654	63.88%	884,471	64.03%	1,082,787	64.80%
65+	59,235	11.60%	63,544	11.15%	65,403	10.44%	121,377	11.00%	142,278	10.30%	180,482	10.80%
Family Type												
Families with children	60,863	46.05%	45,648	46.19%	64,896	44.70%	146,510	48.80%	109,213	47.98%	197,168	45.97%

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Note 2: Data Sources: Decennial Census; ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

Total Population Trends

- **Nashville**

- According to HUD Table 1, Nashville's population has increased by 115,888 people (22.7%) between 1990 and 2010, from 510,793 to 626,681. Between 1990 and 2000, the population grew by 59,109 people (11.6%) and increase by 56,779 people between 2000 and 2010. In Nashville, the overall population has increased since 1990. American Community Survey population estimates as of July 1, 2016, lists the population at 660,388.

- **Nashville-Davidson—Murfreesboro—Franklin, TN Region**

- In the region, the overall population has grown by over 50% in twenty years, from 1,103,028 to 1,670,890. In 2000, the population of the MSA was 1,381,287, an increase of 278,259 people (25.2%) since 1990 and grew by 289,603 between 2000 and 2010.

Race/Ethnicity – Demographic Trends

- **Nashville**

- In Nashville, the White population has been the only group to experience a population decline. From 1990 to 2000, the White population decreased from 378,860 to 371,104 people (2%), and from 2000-2010, it decreased from 371,104 to 359,883 people (3%). However, 2016 ACS data shows the population estimate for White at 405,778, indicating a reversal of the population decline.
- The Black population increased from 118,737 to 150,428 people (26.7%) between 1990 and 2000 and by another 27,961 people (to 178,389) between 2000 and 2010. The 2016 ACS data estimate for the Black population is 185,656.
- The Hispanic population has seen the largest growth, from 4,697 to 26,035 people (454%) between 1990 and 2000. Population growth between 2000 and 2010 went from 26,035 to 61,117 people (135%). The 2016 ACS data estimate for the Black population is 185,656.
- The Native American population experienced large population growth between 1990 and 2000, increasing from 1,015 to 3,104 people (206%); however, population growth slowed between 2000 and 2010, from 3,104 to 3,299 (6.3%). 2016 ACS data shows an increase in the Native American population, with an estimate of 4,456.

- The Asian-Pacific Islander population increased from 6,843 to 15,896 people (132%) between 1990 and 2000 and from 15,896 to 22,559 people (41.9%). The 2016 ACS estimate is 29,667.

- **Nashville-Davidson—Murfreesboro—Franklin, TN Region**

- From 1990 to 2000, every racial and ethnic group experienced an increase in population; from 2000 to 2010, the Native American population was the only group to experience a population decline.
- From 1990-2000, the White population increased from 919,359 to 1,092,230 people (18.8%) and increased from 1,092,230 to 1,240,988 people (13.6%).
- The Black population increased from 162,535 to 208,629 people (28.4%) from 1990-2000 and from 208,629 to 263,729 people (26.4%) between 2000 and 2010.
- As in Nashville, the Hispanic population increased greatly between 1990 and 2000, from 2,024 to 7,794 people (285%) and experienced an even more dramatic increase from 2000-2010, from 7,794 to 109,276 people (1,302%).
- Between 1990 and 2000, the Asian-Pacific Islander population increased from 9,780 to 24,346 people (149%); population growth from 2000-2010 increased from 24,346 to 44,049 people (80.9%).
- The Native American population increased from 8,028 to 43,295 people (439%) between 1990 and 2000 but dropped between 2000 and 2010, going from 43,295 to 10,118 people (76.6%).

National Origin – Demographic Trends

- **Nashville**

- From 1990 to 2000, the number of foreign-born residents increased from 12,663 to 39,595 people (213%).
- Between 2000 and 2010, the number of foreign-born residents increased from 39,595 to 70,318 (77.6%).
- From 2010 to 2013, the number of foreign-born residents increased from 70,318 to 74,425 (5.8%).
- The top three countries of origin for foreign-born residents are:
 1. Mexico 21,026
 2. El Salvador 4,241
 3. Egypt 4,030

In its 2017 Metro Language Access report, the Metro Human Relations Commission (MHRC) notes that a significant segment of the foreign-born in Nashville arriving as refugees. Indeed, an estimated 12% of Nashville's population growth is a result of refugee resettlement. In 2015, the largest shares of new refugees to Tennessee came from Burma (24.6%), Iraq (20.7%), Somalia (13.4%), and DR Congo (12.9%). The majority, 71%, of these new refugees were resettled in Davidson County (from the Tennessee Office for Refugees, 2015 Year in Review).

- **Nashville-Davidson—Murfreesboro—Franklin, TN Region**

- From 1990 to 2000, the number of foreign-born residents increased from 18,491 to 59,988 people (224%).
- From 2000 to 2010, the number of foreign-born residents increased from 59,988 to 113,979 people (90%).
- From 2010 to 2013, the number of foreign-born residents increased from 113,979 to 123,973 people (8.8%).
- The top three countries of origin for foreign-born residents are:
 1. Mexico 36,087
 2. India 6,904
 3. El Salvador 5,833

Limited English Proficiency – Demographic Trends

- **Nashville**

- In 1990, the number of residents with limited English proficiency was 7,545, or 1.5% of Nashville's total population.
- In 2000, the number of residents with limited English proficiency was 25,168, or 4.4% of the total population.
- In 2010, the number of residents with limited English proficiency was 43,358, or 6.9% of the total population.
- The top three languages spoken by people with limited English proficiency (according to HUD data) are:
 1. Spanish
 2. Arabic
 3. African

- **Nashville-Davidson—Murfreesboro—Franklin, TN Region**

- In 1990, the number of residents with limited English proficiency was 11,965, or 1.1% of the region’s total population.
- In 2000, the number of residents with limited English proficiency was 38,576, or 2.8% of the total population.
- In 2010, the number of residents with limited English proficiency was 65,056, or 3.9% of the total population.
- The top three languages spoken by people with limited English proficiency (according to HUD) are:
 1. Spanish
 2. Arabic
 3. African

Sex – Demographic Trends

- **Nashville**

- Although the male and female populations have grown in absolute numbers, their proportions of the population have remained relatively steady from 1990 to 2010. Female residents have consistently outnumbered male residents.
- In 1990, there were 242,430 males, comprising 47.5% of the population. There were 268,363 females, comprising 52.5% of the population.
- In 2000, there were 275,536 males, comprising 48.4% of the population. There were 294,367 females, comprising 51.7% of the population.
- In 2010, there were 303,540 males, comprising 48.4% of the population. There were 323,141 females, comprising 51.6% of the population.
- 2016 ACS data show a consistent trend, with 328,580 females (51.8%) and 305,932 males (48.2%).

<u>Sex</u>	<u>1990</u>	<u>2000</u>	<u>2010</u>
Male	242,430 (47.5%)	275,536 (48.4%)	303,540 (48.4%)
Female	268,363 (52.5%)	294,367 (51.7%)	323,141 (51.6%)

- **Nashville-Davidson—Murfreesboro—Franklin, TN Region**

- As in Nashville, both male and female populations have grown in absolute numbers, and their proportions of the population have remained relatively steady from 1990 to 2010. Female residents have consistently outnumbered male residents.
- In 1990, there were 532,417 males, comprising 48.3% of the population. There were 570,611 females, comprising 51.7% of the population.
- In 2000, there were 676,306 males, comprising 49% of the population. There were 704,981 females, comprising 51% of the population.
- In 2010, there were 816,628 males, comprising 48.9% of the population. There were 854,262 females, comprising 51.1% of the population.

<u>Sex</u>	<u>1990</u>	<u>2000</u>	<u>2010</u>
Male	532,417 (48.3%)	676,306 (49%)	816,628 (48.9%)
Female	570,611 (51.7%)	704,981 (51%)	854,262 (51.1%)

Age – Demographic Trends

- **Nashville (1990-2000)**

- From 1990 to 2000, the number of residents under the age of 18 increased from 116,515 to 131,057 people (12.5%). They comprised 22.8% of the total population in 1990 and 23% in 2000.
- From 1990 to 2000, the number of residents aged 18 to 64 increased from 335,043 to 375,301 people (12%). They comprised 65.6% of the total population in 1990 and 65.9% in 2000.
- From 1990 to 2000, the number of residents aged 65 and older increased from 59,235 to 63,544 people (7.3%). They comprised 11.6% of the total population in 1990 and 11.1% in 2000.

- **Nashville (2000-2010)**

- From 2000 to 2010, the number of residents under the age of 18 increased from 131,057 to 136,391 people (4.1%). They comprised 23% of the total population in 2000 and 21.8% in 2010.
- From 2000 to 2010, the number of residents aged 18 to 64 increased from 375,301 to 424,887 people (13.2%). They comprised 65.9% of the total population in 2000 and 67.8% in 2010.

- From 2000 to 2010, the number of residents aged 65 and older increased from 63,544 to 65,403 people (2.9%). They comprised 11.1% of the total population in 2000 and 10.4% in 2010.
- **Nashville (2016 ACS Data)**
 - 137,140 residents are reported to be under the age of 18 (22% of the population).
 - 429,621 residents are reported to be between the ages of 18 and 64 (68% of the population).
 - 67,751 residents are reported to be over age 65 (10% of the population).
- **Nashville-Davidson—Murfreesboro—Franklin, TN Region (1990-2000)**
 - From 1990 to 2000, the number of residents under the age of 18 increased from 276,997 to 354,538 people (28%). They comprised 25.1% of the total population in 1990 and 25.7% in 2000.
 - From 1990 to 2000, the number of residents aged 18 to 64 increased from 704,654 to 884,471 people (25.5%). They comprised 63.9% of the total population in 1990 and 64% in 2000.
 - From 1990 to 2000, the number of residents aged 65 and older increased from 121,377 to 142,278 people (17.2%). They comprised 11% of the total population in 1990 and 10.3% in 2000.
- **Nashville-Davidson—Murfreesboro—Franklin, TN Region (2000-2010)**
 - From 2000 to 2010, the number of residents under the age of 18 increased from 354,538 to 407,621 people (15%). They comprised 25.7% of the total population in 2000 and 24.4% in 2010.
 - From 2000 to 2010, the number of residents aged 18 to 64 increased from 884,471 to 1,082,787 people (22.4%). They comprised 64% of the total population in 2000 and 64.8% in 2010.
 - From 2000 to 2010, the number of residents aged 65 and older increased from 142,278 to 180,482 people (26.9%). They comprised 10.3% of the total population in 2000 and 10.8% in 2010.

Individuals with Disabilities – Demographic Trends

- **Nashville**

- There are 137,270 people with disabilities in the city of Nashville, representing 23.5% of the total population.
- The most common disabilities are as follows:
 1. Ambulatory difficulty 38,580 (6.6%)
 2. Cognitive difficulty 28,452 (4.9%)
 3. Independent living difficulty 26,415 (4.5%)
 4. Hearing difficulty 17,179 (2.9%)
 5. Self-care difficulty 14,103 (2.4%)
 6. Vision difficulty 12,541 (2.2%)

- **Nashville-Davidson—Murfreesboro—Franklin, TN Region**

- There are 370,028 people with disabilities in the region, representing 23.6% of the total population.
- The most common disabilities are as follows:
 1. Ambulatory difficulty 103,806 (6.6%)
 2. Cognitive difficulty 72,531 (4.6%)
 3. Independent living difficulty 69,518 (4.4%)
 4. Hearing difficulty 51,455 (3.3%)
 5. Self-care difficulty 38,431 (2.5%)
 6. Vision difficulty 34,287 (2.2%)

Families with Children – Demographic Trends

- **Nashville**

- The number of families with children in Nashville has slowly decreased since 1990:

▪ 1990	60,863	46.05%
▪ 2000	45,648	46.19%
▪ 2010	64,896	44.7%
▪ 2014	64,896	44.7%

- **Nashville-Davidson—Murfreesboro—Franklin, TN Region**

- Similarly, the number of families in the region is declining:

▪ 1990	146,510	48.8%
▪ 2000	109,213	47.98%
▪ 2010	197,168	45.97%
▪ 2014	197,168	45.97%

V.B. GENERAL ISSUES

i. Segregation/Integration

1. Analysis

- a. Describe and compare segregation levels in the jurisdiction and region. Identify the racial/ethnic groups that experience the highest levels of segregation.

For the purposes of the AFH, “segregation” means a condition, within the program the scope of the analysis, as guided by the Assessment Tool, in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area. “Integration” means a condition, within the in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area.

In analyzing levels of segregation, HUD has provided a dissimilarity index (HUD Table 3), which measures the extent two groups are evenly distributed across in the city and region. Index values range from 0 to 100, with higher numbers representing a higher degree of segregation among the two groups measured. Generally, values between 0 and 39 indicate low segregation, values between 40 and 54 indicate moderate segregation, and values between 55 and 100 indicate a high level of segregation.

Currently in Nashville, Black/White and Hispanic/White have high levels of segregation, while Non-White/White have a moderate level of segregation, and Asian or Pacific Islander/White in the upper range for low segregation.

Within the region, there is a high level of segregation among Black/White, with moderate levels for Non-White/White Hispanic/White Asian or Pacific Islander/White.

HUD Table 3: Racial/Ethnic Dissimilarity Trends

Racial/Ethnic Dissimilarity Index	(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction				(Nashville-Davidson--Murfreesboro--Franklin, TN) Region			
	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	59.28	47.24	44.00	47.77	54.78	49.64	46.53	50.31
Black/White	64.63	54.23	49.51	53.90	59.68	56.45	54.19	57.67
Hispanic/White	19.52	45.54	49.39	52.36	24.63	44.99	47.14	49.45
Asian or Pacific Islander/White	33.82	32.69	31.36	38.75	46.13	43.53	39.58	45.45

Note 1: Data Sources: Decennial Census

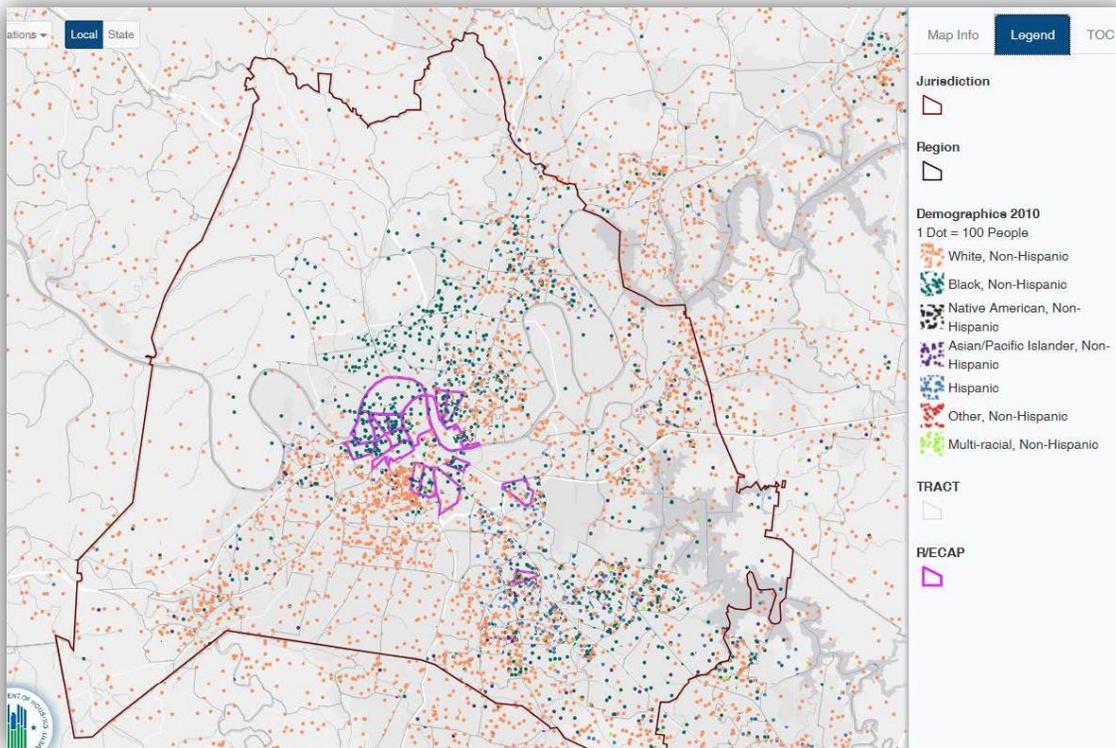
Note 2: Refer to the Data Documentation for details (www.hudexchange.info).

- b. Identify areas in the jurisdiction and region with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.

Race/Ethnicity

HUD Map 1 shows the distribution of the population by race and ethnicity in Nashville. As illustrated by the map, North Nashville, Bordeaux, as well as R/ECAP areas (in which public housing properties are located) are highly segregated, African-American areas. White populations are concentrated in areas to the south of downtown – Green Hills, Oak Hill, and Forest Hills – and more rural areas of the county. The southeastern area of the county shows integration but reflects a concentration of the Hispanic population.

**HUD Map 1: Race & Ethnicity
Nashville**

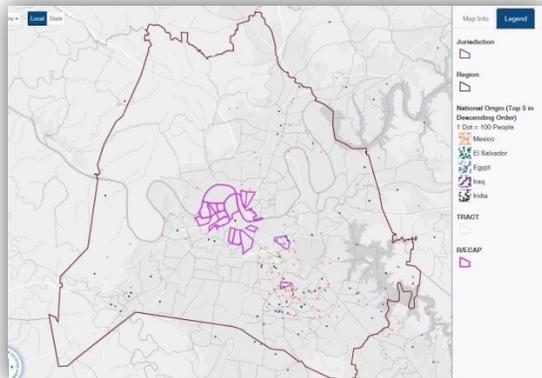


National Origin & LEP

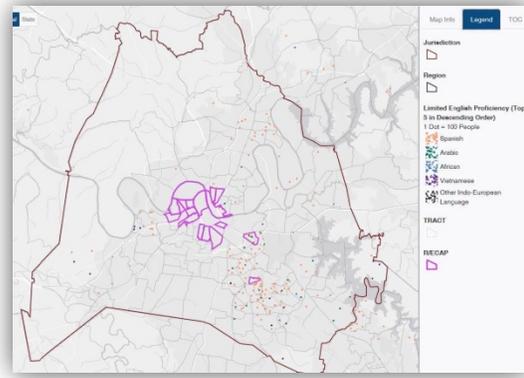
As shown in HUD Map 2, a large percentage of the foreign-born residents from the top five represented countries are heavily concentrated in the southeast area of Davidson County (Antioch). Residents from Mexico, the largest foreign-born group, also can be found in the northwestern section of the city, as well as in the western section to a lesser extent.

As expected, based on Map 3, Map 4 shows a concentration of the LEP population in the Antioch area. LEP Spanish is concentrated in the southeastern, northeastern, and western parts of the city. LEP Arabic and LEP African are concentrated in the southeastern part of the city. LEP Vietnamese is more scattered across the city than the other languages, but there is a cluster in the western part of the city.

**HUD Map 3: National Origin
Nashville**



**HUD Map 4: LEP
Nashville**



c. Explain how these segregation levels and patterns in the jurisdiction and region have changed over time (since 1990).

- **Nashville**

As Nashville’s population increased by 115,888 people since 1990, levels of segregation fluctuated for all groups. As shown in HUD Table 3, the dissimilarity index between the White/Non-White populations dropped from 59.28 in 1990 to 47.24 in 2000 to 44.00 in 2010. The current rate ticked up slightly to 47.77.

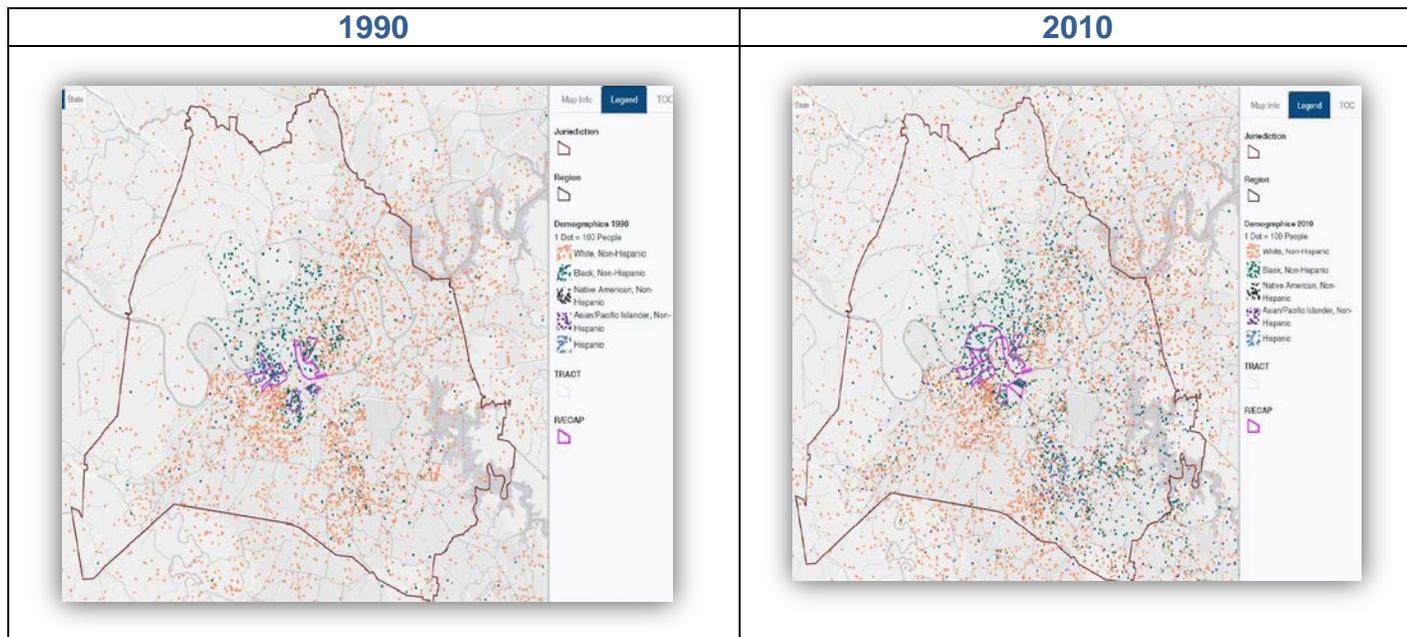
The Black/White populations consistently experienced the highest levels of segregation. In 1990, the dissimilarity index between the groups was 64.63, falling to 54.23 in 2000 and 49.51 in 2010. The current rate stood at 53.90.

Segregation between Hispanics/Whites grew as Nashville’s Hispanic population exploded by 56,420 people since 1990. In 1990, their dissimilarity index was 19.52, the lowest rate among all groups for all years. By 2000, that number climbed to 45.54 and continued upward to 49.39 in 2010 and 52.36 currently.

The only groups to experience consistently low levels of segregation were Asian-Pacific Islanders/Whites. Their dissimilarity index was 33.82 in 1990, 32.69 in 2000, 31.36 in 2010, and 38.75 currently.

The following HUD maps show the race and ethnicity trends in Nashville from 1990 to 2010. Noticeable is the population growth, with diverse populations, in the southeast area of Davidson County. Areas with high concentrations of Black or White populations have not really changed.

HUD MAP 2: Race & Ethnicity Trends Nashville



- **Nashville-Davidson—Murfreesboro—Franklin, TN Region**

In the region, the dissimilarity index between Whites/Non-Whites hit a high of 54.78 in 1990. The index dropped to 49.64 in 2000 and 46.53 in 2010. It increased to 50.31 in the current year.

Like Nashville, the region’s Black/White populations were the most segregated from each other. They consistently had the highest dissimilarity index among all groups. It was 59.68 in 1990, 56.45 in 2000, 54.19 in 2010, and 57.67 currently.

At the regional level, segregation patterns between Hispanics/Whites closely followed those of Nashville as the Hispanic population boomed by 107,252 people from 1990 to 2010. They experienced an increase from 24.63 in 1990 to 44.99 in 2000. The index increased slightly to 47.14 in 2010 and 49.45 currently.

Segregation between Asian-Pacific Islanders/Whites remained moderate from 1990 through the current year. The dissimilarity index was 46.13 in 1990. It fell to 43.53 in 2000 and 39.58 in 2010. The index rose to 45.45 in the current year.

d. Consider and describe the location of owner and renter occupied housing in the jurisdiction and region in determining whether such housing is located in segregated or integrated areas, and describe trends over time.

HUD Table 16 below shows that in Nashville and the region Black and Hispanic households tend to rent rather than own, while White households tend to own.

HUD Table 16: Homeownership and Rental Rates by Race/Ethnicity

Race/Ethnicity	(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction				(Nashville-Davidson--Murfreeboro--Franklin, TN) Region			
	Homeowners		Renters		Homeowners		Renters	
	#	%	#	%	#	%	#	%
White, Non-Hispanic	103,280	73.56%	59,565	51.19%	364,950	85.01%	136,705	63.16%
Black, Non-Hispanic	26,634	18.97%	40,429	34.75%	41,540	9.68%	53,990	24.95%
Hispanic	5,183	3.69%	11,464	9.85%	10,985	2.56%	17,295	7.99%
Asian or Pacific Islander, Non-Hispanic	3,523	2.51%	2,864	2.46%	7,169	1.67%	4,767	2.20%
Native American, Non-Hispanic	266	0.19%	215	0.18%	840	0.20%	414	0.19%
Other, Non-Hispanic	1,472	1.05%	1,850	1.59%	3,835	0.89%	3,239	1.50%
Total Household Units	140,395	-	116,355	-	429,325	-	216,430	-

Note 1: Data presented are numbers of households, not individuals.
 Note 2: Data Sources: CHAS
 Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

2015 Home Mortgage Loan Disclosure Act (HMDA) data for the Nashville-Davidson MSA on the following pages shows that for FHA, FSA/RHS, and VA home purchase loans (1-4 family and manufactured homes), Native Hawaiian/Other Pacific Islander households had the highest total percentage of loans originated (88.24%), followed by White households (76.51%). Black households had the lowest total percentage of loans originated (68.52%) and the highest total percentage of applications denied (15.97%). American Indian/Alaskan Native households had the lowest total percentage of applications denied (7.50%), followed by White households (9.30%).

For conventional loans, White households had the highest total percentage of loans originated (77.51%) and the lowest total percentage of applications denied (7.42%). Black households had the lowest total percentage of loans originated (65.54%) and the highest percentage of applications denied (17.57%).

White households submitted more total applications for conventional loans (23,273) than for FHA, FSA/RHS, and VA home purchase loans (13,053); Black households submitted twice as applications for FHA, FSA/RHS, and VA home purchase loans (1,922) than for conventional loans (888).

Of the total number of applications for FHA, FSA/RHS, and VA home purchase loans submitted in 2015 (16,543), 78.90% of applications were from White households and 11.62% from Black households. For conventional loans, 82.20% of applications were from White households, while only 3.14% of the applications were from Black households.

2015 Home Mortgage Disclosure Act Data (HMDA)

AGGREGATE TABLE 4-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME

DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2015
MSA/MD: 34980 - NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated			Apps. Approved But Not Accepted			Applications Denied			Applications Withdrawn		Files Closed For Incompleteness			
	#	\$000's	#	%	\$000's	#	%	\$000's	#	%	\$000's	#	%	\$000's	#	%	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	40	7142	30	75.00%	5690	1	2.50%	236	3	7.50%	429	2	5.00%	442	4	10.00%	345
MALE	20	3827	13	65.00%	2804	1	5.00%	236				2	10.00%	442	4	20.00%	345
FEMALE	15	2155	13	86.67%	1922				2	13.33%	233						
JOINT (MALE/FEMALE)	5	1160	4	80.00%	964				1	20.00%	196						
ASIAN (TOTAL)	247	44501	174	70.45%	31188	11	4.45%	2241	34	13.77%	5564	26	10.53%	5253	2	0.81%	255
MALE	145	24477	98	67.59%	16821	6	4.14%	967	23	15.86%	3573	16	11.03%	2861	2	1.38%	255
FEMALE	43	7547	34	79.07%	5912	2	4.65%	518	2	4.65%	235	5	11.63%	882			
JOINT (MALE/FEMALE)	57	12246	40	70.18%	8224	3	5.26%	756	9	15.79%	1756	5	8.77%	1510			
BLACK OR AFRICAN AMERICAN (TOTAL)	1922	356790	1317	68.52%	243749	68	3.54%	12391	307	15.97%	57027	193	10.04%	36360	37	1.93%	7263
MALE	689	130536	460	66.76%	85875	20	2.90%	3563	116	16.84%	22887	77	11.18%	14690	16	2.32%	3521
FEMALE	836	136685	573	68.54%	93697	32	3.83%	5168	143	17.11%	23759	75	8.97%	12267	13	1.56%	1794
JOINT (MALE/FEMALE)	396	89280	283	71.46%	63888	16	4.04%	3660	48	12.12%	10381	41	10.35%	9403	8	2.02%	1948
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	17	3451	15	88.24%	3154				2	11.76%	297						
MALE	4	757	4	100.00%	757												
FEMALE	8	1424	7	87.50%	1287				1	12.50%	137						
JOINT (MALE/FEMALE)	5	1270	4	80.00%	1110				1	20.00%	160						
WHITE (TOTAL)	13053	2500097	9987	76.51%	1933478	357	2.74%	70950	1226	9.39%	215177	1319	10.10%	253513	164	1.26%	26979
MALE	5306	980769	4004	75.46%	747762	141	2.66%	27474	563	10.61%	96913	527	9.93%	97576	71	1.34%	11044
FEMALE	3262	535952	2479	76.00%	413347	97	2.97%	15692	311	9.53%	47340	338	10.36%	53974	37	1.13%	5599
JOINT (MALE/FEMALE)	4464	979678	3493	78.25%	770601	118	2.64%	27429	348	7.80%	70290	450	10.08%	101092	55	1.23%	10266
2 OR MORE MINORITY RACES (TOTAL)	3	408	1	33.33%	132				1	33.33%	142	1	33.33%	134			
MALE	3	408	1	33.33%	132				1	33.33%	142	1	33.33%	134			
FEMALE																	
JOINT (MALE/FEMALE)																	
JOINT (WHITE/MINORITY RACE) (TOTAL)	221	49767	165	74.66%	37388	6	2.71%	1147	17	7.69%	3425	30	13.57%	7129	3	1.36%	678
MALE	16	3715	9	56.25%	2231				4	25.00%	744	3	18.75%	740			
FEMALE	16	2898	8	50.00%	1574				4	25.00%	671	4	25.00%	653			
JOINT (MALE/FEMALE)	189	43154	148	78.31%	33583	6	3.17%	1147	9	4.76%	2010	23	12.17%	5736	3	1.59%	678
RACE NOT AVAILABLE (TOTAL) 6/	1040	205332	668	64.23%	137609	22	2.12%	4514	170	16.35%	29783	142	13.65%	25997	38	3.65%	7429
MALE	206	37565	135	65.53%	25756	2	0.97%	350	33	16.02%	5792	25	12.14%	4161	11	5.34%	1506
FEMALE	138	22852	81	58.70%	15033	5	3.62%	823	22	15.94%	2759	26	18.84%	3540	4	2.90%	697
JOINT (MALE/FEMALE)	149	34586	99	66.44%	23444	5	3.36%	1191	26	17.45%	5465	15	10.07%	3571	4	2.68%	915

Report Date: 06/21/2016

2015 Home Mortgage Disclosure Act Data (HMDA)

AGGREGATE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME

DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2015
MSA/MD: 34980 - NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN

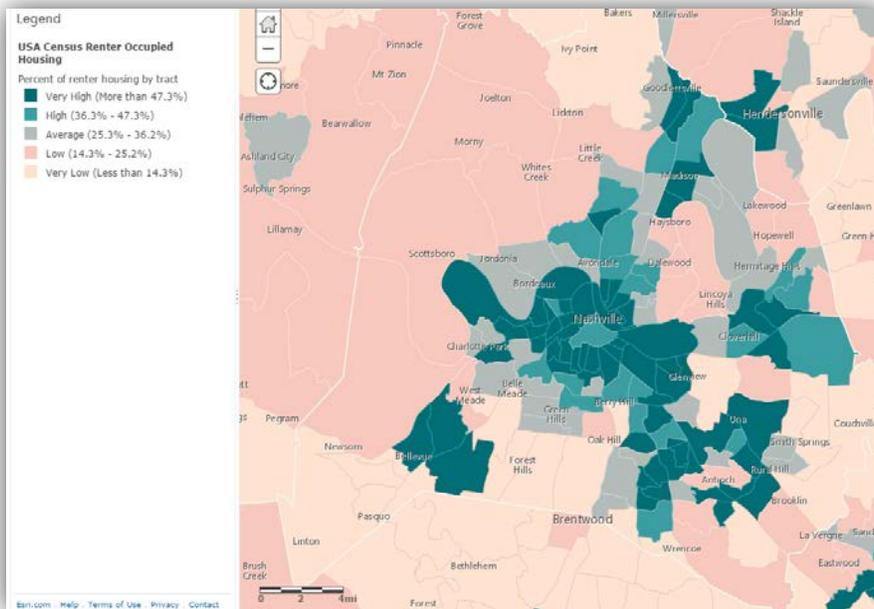
RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated			Apps. Approved But Not Accepted			Applications Denied			Applications Withdrawn			Files Closed For Incompleteness		
	#	\$000's	#	%	\$000's	#	%	\$000's	#	%	\$000's	#	%	\$000's	#	%	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	88	13654	64	72.73%	10569				13	14.77%	1729	6	6.82%	1015	5	5.68%	341
MALE	27	5250	21	77.78%	4243				3	11.11%	378	2	7.41%	506	1	3.70%	123
FEMALE	16	2475	8	50.00%	1395				3	18.75%	568	3	18.75%	394	2	12.50%	118
JOINT (MALE/FEMALE)	18	2779	11	61.11%	2321				4	22.22%	243	1	5.56%	115	2	11.11%	100
ASIAN (TOTAL)	889	226308	631	70.98%	159078	45	5.06%	12925	85	9.56%	19372	101	11.36%	28144	27	3.04%	6789
MALE	422	106867	308	72.99%	77905	23	5.45%	6573	35	8.29%	7861	40	9.48%	10236	16	3.79%	4292
FEMALE	160	36019	107	66.88%	23648	9	5.63%	2121	24	15.00%	4739	17	10.63%	5045	3	1.88%	466
JOINT (MALE/FEMALE)	306	83201	216	70.59%	57525	13	4.25%	4231	26	8.50%	6772	43	14.05%	12642	8	2.61%	2031
BLACK OR AFRICAN AMERICAN (TOTAL)	888	169677	582	65.54%	118493	44	4.95%	8060	156	17.57%	25174	77	8.67%	14481	29	3.27%	3469
MALE	288	58300	191	66.32%	42222	12	4.17%	2248	46	15.97%	6391	26	9.03%	6034	13	4.51%	1405
FEMALE	380	60478	238	62.63%	39609	19	5.00%	3397	73	19.21%	10966	37	9.74%	5007	13	3.42%	1499
JOINT (MALE/FEMALE)	218	50489	151	69.27%	36252	13	5.96%	2415	37	16.97%	7817	14	6.42%	3440	3	1.38%	565
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)	35	7871	26	74.29%	6110				4	11.43%	673	5	14.29%	1088			
MALE	13	2428	10	76.92%	1741				2	15.38%	473	1	7.69%	214			
FEMALE	11	2027	8	72.73%	1521				1	9.09%	90	2	18.18%	416			
JOINT (MALE/FEMALE)	11	3416	8	72.73%	2848				1	9.09%	110	2	18.18%	458			
WHITE (TOTAL)	23273	5723005	18038	77.51%	4510317	826	3.55%	201059	1726	7.42%	350868	2184	9.38%	573622	499	2.14%	87139
MALE	7637	1886687	5829	76.33%	1451432	284	3.72%	75530	627	8.21%	132011	716	9.38%	195088	181	2.37%	32626
FEMALE	4971	961539	3822	76.89%	756262	164	3.30%	31021	406	8.17%	62405	466	9.37%	95039	113	2.27%	16812
JOINT (MALE/FEMALE)	10608	2862416	8351	78.72%	2293198	376	3.54%	94157	685	6.46%	155353	996	9.39%	282483	200	1.89%	37225
2 OR MORE MINORITY RACES (TOTAL)	6	709	3	50.00%	492				2	33.33%	73	1	16.67%	144			
MALE	1	144										1	100.00%	144			
FEMALE	4	326	2	50.00%	253				2	50.00%	73						
JOINT (MALE/FEMALE)	1	239	1	100.00%	239												
JOINT (WHITE/MINORITY RACE) (TOTAL)	302	82060	217	71.85%	60999	10	3.31%	3010	26	8.61%	5495	38	12.58%	10679	11	3.64%	1877
MALE	15	3990	10	66.67%	3000				1	6.67%	143	3	20.00%	740	1	6.67%	107
FEMALE	6	1083	4	66.67%	788				2	33.33%	295						
JOINT (MALE/FEMALE)	281	76987	203	72.24%	57211	10	3.56%	3010	23	8.19%	5057	35	12.46%	9939	10	3.56%	1770
RACE NOT AVAILABLE (TOTAL) 6/	2830	788775	2008	70.95%	582764	86	3.04%	22519	288	10.18%	60204	334	11.80%	98628	114	4.03%	24660
MALE	333	72616	190	57.06%	45422	15	4.50%	3087	53	15.92%	8434	51	15.32%	12117	24	7.21%	3556
FEMALE	186	32250	109	58.60%	21123	10	5.38%	1669	32	17.20%	3301	27	14.52%	5456	8	4.30%	701
JOINT (MALE/FEMALE)	359	95110	239	66.57%	66098	11	3.06%	2243	45	12.53%	7437	49	13.65%	17060	15	4.18%	2272

Report Date: 6/21/2016

The following U.S. Census map, modified April 27, 2017, shows the location of renter occupied housing by census tract in Nashville. In comparing with Map 1, areas with very high percentages of rental housing tend to be in areas with very high percentages of Black and Hispanic populations. Areas with very low percentages of renter occupied housing are White.

USA Census Renter Occupied Housing

(Source:<https://www.arcgis.com/home/item.html?id=9ac40002542d499797d54b40f67bc747>)



e. Discuss whether there are any demographic trends, policies, or practices that could lead to higher segregation in the jurisdiction in the future. Participants should focus on patterns that affect the jurisdiction and region rather than creating an inventory of local laws, policies, or practices.

Due to high land cost, it is cost-prohibitive to develop affordable housing in certain areas of the county, primarily in high opportunity areas. Affordable housing is often sited in areas that have high racial and ethnic concentrations (as well as high poverty) due to land cost and the availability of publicly-owned property, which likely resulted from tax foreclosure. Although the affordable housing need is being addressed, this tends to perpetuate segregation.

For some Muslims, the path to homeownership is particularly difficult because Sharia Law prohibits the collection of interest, which, in effect, bars them from applying for conventional loans. In addition, lending information and documents are usually only in English, making lending programs inaccessible to persons with limited English proficiency.

2. Additional Information

- a. **Beyond the HUD-provided data, provide additional relevant information, if any, about segregation in the jurisdiction and region affecting groups with other protected characteristics.**

An analysis related to segregation and publicly supported housing is provided in section C.1.b., and an analysis related to segregation and disability and access is provided in section D.1.a.

- b. **The program participant may also describe other information relevant to its assessment of segregation, including activities such as place-based investments and geographic mobility options for protected class groups.**

CDBG Place-Based Strategy

In developing the 2013-2018 Consolidated Plan, MDHA received significant input regarding the uneven distribution of resources in areas with high concentrations of poverty, which also have high concentrations of minority populations. As a result, MDHA implemented a place-based strategy for community development to target the use of CDBG funds for certain activities. Census tracts in which MDHA Public Housing is located are within the Tier 2 targeted area and funding has been used to assist with planning efforts, business technical assistance, neighborhood facility projects, and infrastructure improvements.

Barnes Housing Trust Fund

In 2013, the Barnes Housing Trust Fund was created as Metro Nashville's first housing trust fund to leverage affordable housing developments countywide. Named after Reverend Bill Barnes, a longstanding advocate for affordable housing and the deconcentration of poverty, the Barnes Fund provides funding to nonprofit developers to build affordable housing. In July 2016, Mayor Barry increased the funding of the Barnes Fund to \$40M over the course of four years, with an annual commitment of \$10M from the Mayor—the largest investment to date. The Barnes Fund has invested over \$14 million in affordable housing using Barnes Fund and leveraged over \$50M with federal and private funding sources, funding more than 500 housing units. The Barnes Fund currently has one dedicated funding source through fees from Short Term Rental permits. To date, the Barnes Fund has received over \$600,000 in dedicated funding.

Housing Incentive Pilot Program

In 2016, Metro launched the Housing Incentives Pilot Program (HIPP) designed to motivate private developers to incorporate affordable and workforce units into their apartment, condo, or housing developments. This voluntary program encourages mixed-income housing, primarily in the urban core and along major pikes and transportation corridors.

Mayor's Office of New Americans

The Mayor's Office of New Americans works to engage immigrants and empower them to participate in government and the community. MyCity Academy, one of the Office's programs, is a free leadership-training program that empowers New Americans to understand and participate in Metro Government. Parent Ambassadors pair New American parents who are veterans of Metro Schools with immigrant and refugee families whose children are newly enrolled. Pathway for New Americans is a partnership between Metro Government and U.S. Citizenship and Immigration Services that supports immigrants in Nashville who aspire to become U.S. citizens. The Mayor's New Americans Advisory Council ensures that New American leaders have a voice in Metro Government.

MDHA Redevelopment ("Envision") Plans

In March 2013, MDHA embarked on a planning process dubbed "Envision Cayce" to create a master plan for revitalizing Cayce public housing. The subsequent plan calls for creating a vibrant mixed-use, mixed-income neighborhood in an area that currently has a high minority concentration and a high concentration of poverty, has few amenities, and is isolated from the rest of the vibrant East Nashville community. The mixed-income component includes a commitment to 1-for-1 replacement of all 716 units of public housing, as well as new workforce and market rate housing, fully integrated within building. Information about Envision Cayce is available at: <http://www.nashville-mdha.org/?p=1616>.

MDHA hopes to replicate this plan throughout its portfolio of older public housing stock. In 2016, MDHA was awarded a \$500,000 Choice Neighborhoods Planning grant to support "Envision Napier and Sudekum". Planning efforts will focus on transforming distressed public housing as well as the surrounding neighborhoods of concentrated poverty into viable mixed-income areas. More information is available at: <http://www.nashville-mdha.org/choice-neighborhoods/>.

Promise Zone Designation

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. In close partnership, MDHA, the Mayor's Office, and six (6) Implementation Partners will work 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.

REAL (Race, Equity and Leadership) Community Conversations and Resources

An initiative led by the Mayor's Office of Neighborhoods and Community Engagement, REAL conversations include:

- Nashville Shop Talks – Shop Talk takes place once a month at a different barber, beauty, or coffee shop in the city. This is one way to continue to have this dialogue on the grassroots level out in the community, taking the conversation and meeting people where they are.
- Nashville Unites Meeting – Nashville Unites is an initiative founded by the Late Francis Guess and Bishop Joseph Walker, III after the incidents that occurred in Ferguson, MO. The goal of Nashville Unites is to bring together various organizations and individuals that want to be part of the solution for racial equity. Those that participate in Nashville Unites will have the opportunity to work on strategy and policy recommendations on issues that impact racial equity. The current committees of Nashville Unites are working on making policy recommendations from the President's Task Force Report on 21st Century Policing, making recommendations for a Citizens Review Board, creating a new economy with new economic opportunities and creating a community resource locator.
- "REAL Talk" A Forum on Race, Equity and Leadership – On September 10, 2016, Mayor Megan Barry brought over a thousand Nashvillians together at the Music City Center for a citywide conversation. Groups discussed key topic areas: community empowerment, the criminal justice system, data/information, diversity/inclusion, health disparities, housing/gentrification, New American communities, public education/youth, public safety/policing, and workforce//jobs.

3. Contributing Factors

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of segregation.

The following contributing factors were identified through the data analysis and during the community engagement process.

- **Community opposition**
 - It's hard to get property rezoned in traditional neighborhoods for multi-family or high density development.
 - There is a stigma associated with "affordable housing" that perpetuates NIMBYism
 - "One of the most enduring myths about affordable housing is that it will decrease housing values in a neighborhood." (*New Look of Affordable Housing-Nashville.gov*)

- **Displacement of residents due to economic pressures**
 - Low-income African-Americans feel like they are being pushed out of their neighborhoods. Some residents are receiving intimidating flyers on their doors.
 - It was reported that developers coming into “hot markets” are contacting the Codes Department as a means to force people to sell their home.
 - Residents are worried about property taxes.
 - “As housing costs increase, residents become cost burdened and must seek more affordable housing elsewhere. In many neighborhoods, this has resulted in the displacement and drastic neighborhood change as existing homes are upgraded or replaced with new construction.” (*HUDII – 190 Adopted June 22, 2015 Housing*)

- **Lack of private investments in specific neighborhoods**
 - Residents in traditional African-American communities, such as Bordeaux, would like to attract businesses that are in other parts of the city and feel as if the community has been passed over when it comes to investment. They want to be able to shop and eat dinner without having to drive to another part of the city.
 - Residents in Bordeaux and Antioch would like to see incentives for locally owned businesses.

- **Lack of public investments in specific neighborhoods, including services or amenities**
 - Residents in Bordeaux, North Nashville, and Antioch echoed the need for sidewalks; and it was reported that the storm water and sewer systems in North Nashville are outdated.
 - “Only about half of Nashville’s roads currently have sidewalks, and no one knows where to find the money to cover the rest of them. The sidewalk situation even became a point of contention in last year’s mayoral campaign.” (*Martin, Rachel. “Walking in Nashville.” City Lab. 6, Jan. 2017*)

- **Land use and zoning laws**
 - Residents feel that inclusionary zoning should to be applied equitably in the county and not concentrated in certain areas of town, particularly in areas where affordable housing already exists.
 - There is concern that the General Assembly will strike down Metro’s Inclusionary Housing law.

- **Lending discrimination**
 - African-Americans and Hispanics feel like they receive higher rates on loans than Whites.

- Conventional methods for financing a home purchase bar some Muslims from purchasing a home.
 - The lack of documents/information for persons with limited English proficiency makes lending programs inaccessible.
 - “But now, First Tennessee has run afoul of HUD lending rules again, as HUD announced Monday that it reached a settlement with First Tennessee over allegations that the bank violated the Fair Housing Act by discriminating against African-American and Hispanic mortgage loan applicants by denying them mortgage loans, and by allegedly failing to place bank branches in minority-concentrated areas.” (*Lane, Ben. “First Tennessee Bank reaches \$1.9 million settlement over discriminatory lending.” Housing Wire. 1, Feb.2016.*)
- **Location and type of affordable housing**
 - There is a lack of affordable housing for families. (*This can be evidenced by waiting lists for MDHA family properties. See V.C.*)
 - Residents feel that a lot of affordable housing is not located in safe areas or in areas with healthy food or access to transportation.
- **Loss of affordable housing**
 - Apartments are being sold from under tenants, who are only given 30 days’ notice to move. Many tenants affected are immigrants who do not understand the notices.
 - Formerly affordable apartments are being sold or landlords choose to remodel and increase rents.
 - According to the Mayor’s *Housing Nashville Report*, Nashville has lost more than 20% of its affordable housing stock since 2000.
- **Occupancy codes and restrictions**
 - Overcrowding is perceived differently when low income people live together than it is when a group of musicians live together in East Nashville.
- **Private discrimination**
 - Landlords use arrest records and criminal affidavits, rather than criminal history, when considering an application. Many landlords do not make their criminal history policy publicly available and it is applied arbitrarily.
- **Source of income discrimination**
 - Residents and advocates reported that landlords charge exorbitant rents when the tenant does not have a social security card and landlords charge extra fees when the tenant has a voucher or ask the tenant how s/he will pay for utilities.

- Landlords refuse voucher-holders who have no income in favor of a voucher-holder with an income.

ii. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

1. Analysis

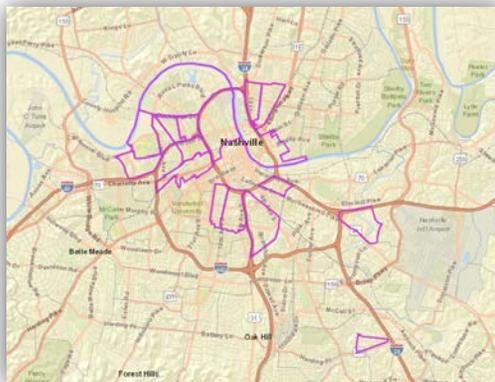
a. Identify any R/ECAPs or groupings of R/ECAP tracts within the jurisdiction and region.

HUD definition of R/ECAP involves a racial/ethnic concentration threshold and a poverty test. The racial/ethnic threshold is that a census tract must have a non-white population of 50% or more. To meet the poverty test, a census tract has a poverty rate that exceeds 40% or more of individuals in the census tract living at or below the poverty line or the poverty rate is three times the average for the MSA, whichever is lower. (For Nashville, the former applies.) Census tracts that meet both the racial/ethnic thresholds and the poverty test are deemed R/ECAPs.

Based on data from HUD Map 1, the following 19 census tracts are in R/ECAPs. As the map shows, nearly all R/ECAPs ring the core of downtown Nashville, with outlying R/ECAPs in Antioch and the Glendale area.

HUD Map 1: R/ECAP Census Tracts

- 11800 14800
- 12600 15803
- 13061 16000
- 13602 16100
- 13700 16200
- 13800 16300
- 13900 19005
- 14200 19300
- 14300 19400
- 14400



b. Describe and identify the predominant protected classes residing in R/ECAPs in the jurisdiction and region. How do these demographics of the R/ECAPs compare with the demographics of the jurisdiction and region?

The only R/ECAPs in the region are in Nashville. The predominant protected class living in R/ECAPs is the Black population, comprising 70.32% of the people living in R/ECAPs. Compared with the rest of Nashville, the Black population is overrepresented in R/ECAPs as it represents only 28.1% of the city's total population. The number of families with children in R/ECAPs is also overrepresented at 56.82% of the R/ECAP population but 44.70% of the total population.

HUD Table 4: R/ECAP Demographics

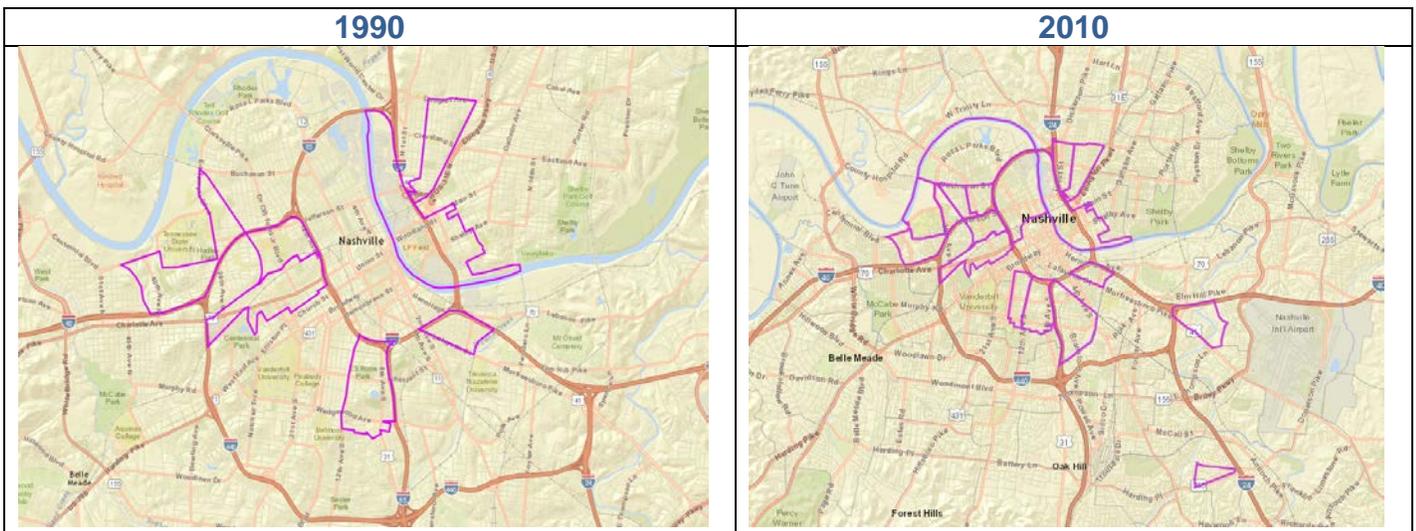
R/ECAP Race/Ethnicity	(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction		(Nashville-Davidson-- Murfreesboro--Franklin, TN) Region			
	#	%	#	%		
Total Population in R/ECAPs	40,147	-	40,147	-		
White, Non-Hispanic	6,588	16.41%	6,588	16.41%		
Black, Non-Hispanic	28,230	70.32%	28,230	70.32%		
Hispanic	3,569	8.89%	3,569	8.89%		
Asian or Pacific Islander, Non-Hispanic	656	1.63%	656	1.63%		
Native American, Non-Hispanic	74	0.18%	74	0.18%		
Other, Non-Hispanic	80	0.20%	80	0.20%		
R/ECAP Family Type						
Total Families in R/ECAPs	8,585	-	8,585	-		
Families with children	4,878	56.82%	4,878	56.82%		
R/ECAP National Origin						
Total Population in R/ECAPs	40,147	-	40,147	-		
#1 country of origin	Mexico	923	2.30%	Mexico	923	2.30%
#2 country of origin	Egypt	564	1.40%	Egypt	564	1.40%
#3 country of origin	El Salvador	478	1.19%	El Salvador	478	1.19%
#4 country of origin	Guatemala	330	0.82%	Guatemala	330	0.82%
#5 country of origin	Honduras	225	0.56%	Honduras	225	0.56%
#6 country of origin	Iraq	172	0.43%	Iraq	172	0.43%
#7 country of origin	Vietnam	121	0.30%	Vietnam	121	0.30%
#8 country of origin	Other Eastern Africa	117	0.29%	Other Eastern Africa	117	0.29%
#9 country of origin	Bosnia & Herzegovina	95	0.24%	Bosnia & Herzegovina	95	0.24%
#10 country of origin	Sudan	89	0.22%	Sudan	89	0.22%

Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.
 Note 2: Data Sources: Decennial Census; ACS
 Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

c. Describe how R/ECAPs have changed over time in the jurisdiction and region (since 1990).

The number of R/ECAPs has at least doubled since 1990. The 1990, R/ECAPs are largely consistent with the location of MDHA's largest and oldest housing developments. In 2000 (map not shown), most of the North Nashville area had become R/ECAPs as it appears today. While the Glenclyff R/ECAP appeared in 1990 and 2010, it is not shown in 2000. The R/ECAP in Antioch does not appear until 2010, during the dramatic growth of the Hispanic population in Nashville.

HUD Map 2: R/ECAP Trends



2. Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about R/ECAPs in the jurisdiction and region affecting groups with other protected characteristics.

Analysis regarding the location of publicly supported housing and R/ECAPs is provided in section C.1.b. This analysis includes publicly supported housing that primarily serves families with children, elderly persons, or persons with disabilities in relation to previously discussed segregated areas or R/ECAPs. An analysis of disability and access as it relates to R/ECAPs is provided in section D.2.b.

b. The program participant may also describe other information relevant to its assessment of R/ECAPs, including activities such as place-based investments and geographic mobility options for protected class groups.

In addition to the actions and strategies presented in sections B.2. and C.2.a, the Nashville Financial Empowerment Center provides free, professional financial counseling to Nashvillians citywide. The purpose is to help Davidson County residents reduce debt and build assets through free, one-on-one financial counseling incorporated into existing services offered in the city. Since opening in March, 2013, the centers have helped over 4,700 clients and held more than 9,000 individual counseling sessions. To date, FEC has helped clients reduce their debt by over **\$5 million** and helped them increase their savings by over **\$800,000**.

Nashville is a welcoming city where entrepreneurs find an integrated support network to launch and grow a business. The mission of the Mayor's Office of Economic and Community Development's (ECD) Small Business Development and Entrepreneurship program is to encourage local business development and job creation by connecting business owners to technical, financial and market resources. ECD works to provide competitive incentives for small businesses. (*Nashville.gov/Mayor's Office - Small Business Development and Entrepreneurship*)

3. Contributing Factors of R/ECAPs

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of R/ECAPs.

For residents, the same contributing factors applicable to segregation (section B.3.) apply to R/ECAPs:

- **Community opposition**
- **Displacement of residents due to economic pressures**
- **Lack of private investments in specific neighborhoods**
- **Lack of public investments in specific neighborhoods, including services or amenities**
- **Land use and zoning laws**
- **Location and type of affordable housing**
- **Loss of Affordable Housing**
- **Occupancy codes and restrictions**
- **Private discrimination**
- **Source of income discrimination**

In addition, residents mentioned two other contributing factors:

- **Deteriorated and abandoned properties**
 - There are old and dilapidated buildings in these areas.
 - In support of resident's comments, the mission of the Mayor's Office of Neighborhoods is to improve the quality of life in Nashville's neighborhoods through a more informed, active and involved citizenry and enhanced

governmental response to community needs. Old, deteriorated, neglected buildings are bad for the city as a whole; therefore the problem should be addressed.

- **Lack of community revitalization strategies**
 - Bordeaux residents would like to see a plan for development for the area that includes economic development and mixed income development.

iii. Disparities in Access to Opportunity

1. Analysis

a. Education

- i. **For the protected class groups HUD has provided data, describe any disparities in access to proficient schools in the jurisdiction and region.**

HUD’s School Proficiency Index measures which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams. HUD uses data for elementary schools because they are more likely to have neighborhood-based enrollment policies.

**HUD Table 12: Opportunity Indicators by Race/Ethnicity
School Proficiency**

(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction	School Proficiency Index
Total Population	
White, Non-Hispanic	50.57
Black, Non-Hispanic	28.89
Hispanic	27.26
Asian or Pacific Islander, Non-Hispanic	47.00
Native American, Non-Hispanic	39.38
Population below federal poverty line	
White, Non-Hispanic	39.08
Black, Non-Hispanic	26.91
Hispanic	22.26
Asian or Pacific Islander, Non-Hispanic	41.11
Native American, Non-Hispanic	22.92
(Nashville-Davidson--Murfreesboro--Franklin, TN) Region	
Total Population	
White, Non-Hispanic	55.51
Black, Non-Hispanic	31.73
Hispanic	33.13

Asian or Pacific Islander, Non-Hispanic	51.60
Native American, Non-Hispanic	45.15
Population below federal poverty line	
White, Non-Hispanic	50.40
Black, Non-Hispanic	32.83
Hispanic	34.64
Asian or Pacific Islander, Non-Hispanic	49.40
Native American, Non-Hispanic	39.59

Among Nashville’s total population, no group has access to schools with a proficiency index above 51. White residents have access to schools with the highest proficiency index at 50.57. Schools accessible to Hispanic residents have the lowest proficiency index with 27.26, with Black residents having the second lowest proficiency index of 28.89. The index stands at 39.38 for Native American residents and 47 for Asian-Pacific Islander residents.

Among Nashville’s population living below the federal poverty line, the highest school proficiency index is 41.11 for Asian-Pacific Islander residents. Like the general population, the lowest index is found among schools accessible to Hispanic residents at 22.26. Native American residents do not fare much better with an index of 22.92. White residents have access to schools with a proficiency index of 39.08. The proficiency index falls in the middle for Black residents with 26.91.

Schools throughout the region perform better than schools in Nashville. Every group has access to higher performing schools than their city counterparts. Among the total population, White residents have access to schools with a proficiency index of 55.51. Asian-Pacific Islander residents can access schools with a proficiency index of 51.6. The index is 45.15 for Native American residents, 33.13 for Hispanic residents, and 31.73 for Black residents.

Among the region’s population living below the federal poverty line, the highest proficiency index is 50.4 for schools accessible to White residents. The second highest index is 49.4 for Asian-Pacific Islander residents. The index is 39.59 for Native American residents, 34.64 for Hispanic residents, and 32.83 for Black residents.

Metro Nashville Public Schools (MNPS) developed Academic Performance Framework (APF) in an effort to combine student, teacher, and parent data into a comprehensive school performance measurement. A set of four main metrics evaluate the academic performance of schools. These metrics do not all carry equal weight, but MNPS considers them integral to the success or failure of schools. These metrics are as follows:

- **Metric 1: Academic Progress (50%)** - Academic progress is determined by the growth and long-term improvement of the entire student body. For assessment purposes, students are generally split into two groups: kindergarten to 8th grade, and 9th grade to 12th grade. The way MNPS’ APF is used is regulated by

Tennessee state laws designed to ensure fairness in the way schools and their students are evaluated.

- **Metric 2: College Readiness (30%)** - These measurements are essentially annual snapshots showing what proportion of MNPS students meet high standards of achievement. For high school students, high standards of achievement are defined by certain scores on standardized tests such as the ACT and SAT, as well as the acquisition of enough school credits to graduate on time. For students younger than 8th grade, college readiness is calculated based on similar benchmarks for standardized tests to indicate progress.
- **Metric 3: School Culture (15%)** - This metric is intended to gauge the norms, expectations, values, beliefs, and traditions of each school. Data is based on surveys that are regularly administered to both students and educators, but the eventual goal is to include data from school parents as a part of this metric as well. MNPS utilizes a number of different surveys every year, the composite of which serves as a good litmus test for school culture overall.
- **Metric 4: Achievement Gap (5%)** - Every year, in each Metro school, MNPS takes steps to evaluate the difference in achievement levels between students who are considered disadvantaged and those who are not. The goal is to make sure that every student receives the attention they need in order to achieve academic success, regardless of where they come from. In general, areas of focus include race, disability, economic status, and level of proficiency in English.

Academic performance data for Metro Nashville Public Schools for K-8 is available at: <https://static1.squarespace.com/static/57752cbcd1758e541bdeef6b/t/57a2125fd482e9ab0a3a6efd/1470239328518/APF+All+Results+2013-2015+%28Board+-+Alphabetical%29.pdf>.

- ii. **For the protected class groups HUD has provided data, describe how the disparities in access to proficient schools relate to residential living patterns in the jurisdiction and region.**

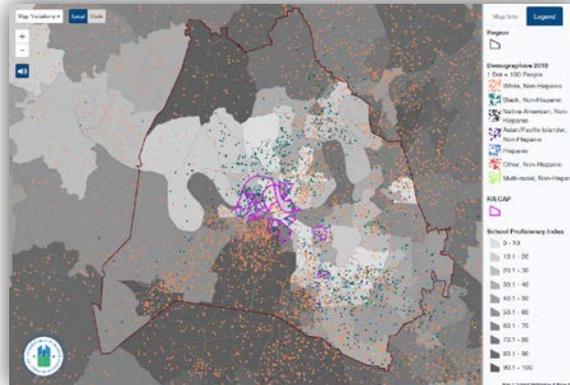
HUD's School Proficiency Index maps, which follow, show the proficiency of schools by degrees of shading, with darkest areas the most proficient. The following HUD maps show school proficiency in relation to Race/Ethnicity, National Origin, and Familial Status.

Race/Ethnicity

The most proficient schools are in White areas, while the least proficient schools are located in predominantly African-American neighborhoods and in R/ECAPs. However, proficient schools are located in the Wedgewood-Houston and Edgehill R/ECAPs.

HUD Map 7: Demographics & School Proficiency

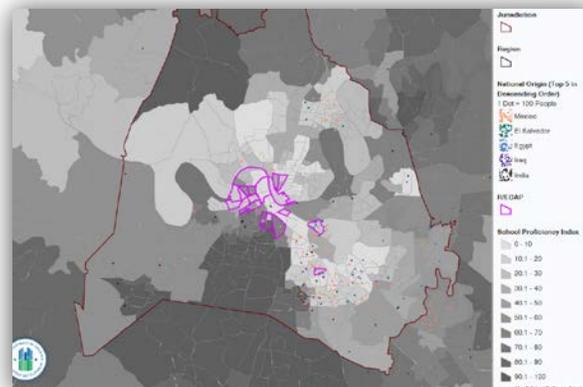
Race/Ethnicity



National Origin

Areas with the highest populations of foreign-born residents have some of the least proficient schools.

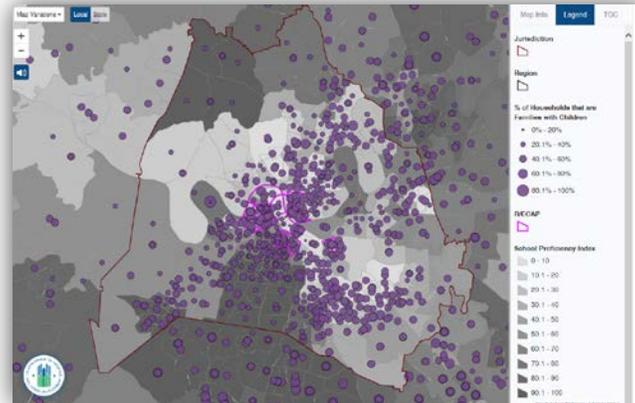
National Origin



Families with Children

Most families with children fall outside of areas with proficient schools.

Families with Children



- iii. **Informed by community participation, any consultation with other relevant government agencies, and the participant’s own local data and local knowledge, discuss programs, policies, or funding mechanisms that affect disparities in access to proficient schools.**

There are more than 160 public schools in Metro Nashville, and families have the choice of sending children to neighborhood schools or to other schools in the district. Residents in R/ECAPs support community schools but recognize that their neighborhood schools do not meet the needs of their children. They also believe there is disparity in the resources and programs at their neighborhood schools than in other areas of the county. For residents in R/ECAPs, sending a child to an out of zone school is impeded by transportation issues.

Earlier in 2017, the 47-member Transition Team appointed by MNPS Director, Dr. Shawn Joseph, issued a report to assist Dr. Joseph in assessing the current state of the school district. The report identified six critical needs:

1. Ensure that all students graduate from high school college and career ready, to accelerate their learning (especially in Reading and Math), and to eliminate gaps in achievement between student groups;
2. Provide outstanding educational programs and improve choice offerings, program features, access, entry procedures, diversity, and advocacy;
3. Establish a vision for excellent education through the development and implementation of a new district strategic plan, accompanied by a system of

accountability to ensure that results are measured at regular intervals in both the central offices and schools, and to ensure unity and consistency of daily action throughout the system;

4. Provide clearly-defined procedures, updated structures, and state-of-the-art processes and systems in order to eliminate inefficient, and outdated practices that are not serving internal and external stakeholders well;
5. Create a welcoming culture throughout schools and offices and employ a wide range of technology and tools for effective and rapid stakeholder outreach to solicit and encourage diverse input; and
6. Communicate clearly the system's values and expectations, and market its best qualities aggressively.

The full report is available at:

https://static1.squarespace.com/static/57752cbcd1758e541bdeef6b/t/589a57049f74568e064f9f17/1486509836711/TransitionTeamReport_FINAL.pdf.

b. Employment

- i. For the protected class groups HUD has provided data, describe any disparities in access to jobs and labor markets by protected class groups in the jurisdiction and region.**

The Jobs Proximity Index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations with the region, with distance to larger employment centers weighted more heavily. The index is ranked from 0-100, with the higher value, the better the access to employment opportunities for residents in neighborhoods.

The Labor Market Index provides a measure of the unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree. The index is ranked from 0-100; the higher the value, the higher the labor force participation and human capital in a neighborhood.

HUD Table 12 - Opportunity Indicators, by Race/Ethnicity

(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction	Labor Market Index	Jobs Proximity Index
Total Population		
White, Non-Hispanic	68.59	51.06
Black, Non-Hispanic	43.81	48.84
Hispanic	50.52	49.37
Asian or Pacific Islander, Non-Hispanic	67.48	51.86
Native American, Non-Hispanic	55.73	51.47
Population below federal poverty line		
White, Non-Hispanic	56.72	53.29
Black, Non-Hispanic	34.09	50.33
Hispanic	44.25	48.88
Asian or Pacific Islander, Non-Hispanic	53.13	56.68
Native American, Non-Hispanic	54.90	31.93
(Nashville-Davidson--Murfreesboro--Franklin, TN) Region		
Total Population		
White, Non-Hispanic	59.09	52.26
Black, Non-Hispanic	45.15	49.76
Hispanic	50.96	49.86
Asian or Pacific Islander, Non-Hispanic	67.97	53.40
Native American, Non-Hispanic	52.84	52.41
Population below federal poverty line		
White, Non-Hispanic	47.90	49.78
Black, Non-Hispanic	35.77	51.22
Hispanic	44.12	50.72
Asian or Pacific Islander, Non-Hispanic	54.09	54.01
Native American, Non-Hispanic	45.62	43.38

Jobs Proximity Index

- **Nashville Total**

In Nashville, among all residents, three groups have roughly the same access to employment opportunities in their neighborhoods based on the jobs proximity index. These are Asian-Pacific Islander residents at 51.86, Native American residents at 51.47, and White residents at 51.06. The two lowest jobs proximity index scores belong to Hispanic residents at 49.37 and Black residents at 48.84.

- **Nashville Residents Below Federal Poverty Line**

Among Nashville residents living below the federal poverty line, Asian-Pacific Islander residents have the highest access to employment opportunities with an index score of 56.68. Following them are White residents with a score of 53.29, Black residents with a score of 50.33, and Hispanic residents with a score of 48.88. The group with the lowest score is Native Americans at 31.93.

- **Region Total**

In the region, among all residents, Asian-Pacific Islander residents have the highest access to employment opportunities in their neighborhoods with an index score of 53.4. Native American and White residents follow closely with 52.41 and 52.26, respectively. Hispanic and Black residents have similar scores at 49.86 and 49.76, respectively.

- **Region Residents Below Federal Poverty Line**

Among residents in the region living below the federal poverty line, Asian-Pacific Islander residents have the greatest access to employment opportunities with a score of 54.01. Black residents have the second greatest access to employment opportunities at 51.22. Behind them are Hispanic residents with 50.72. The two groups to score below 50 are White and Native American residents. Whites have a jobs proximity index score of 49.78. Native Americans have the least access to employment opportunities with a score of 43.38.

Labor Market Index

- **Nashville Total**

Among all residents in Nashville, White and Asian-Pacific Islander residents have the greatest labor market engagement based on their labor market index scores. White residents have a score of 68.59, while Asian-Pacific Islander residents have a score of 67.48. The remaining groups of residents have much lower rates of labor market engagement. Native American residents score 55.73, and Hispanic residents score 50.52. Black residents have the lowest score of all groups at 43.81. That represents a difference of 24.78 points from the highest score.

- **Nashville Residents Below Federal Poverty Line**

Nashville residents living below the federal poverty line have lower labor market engagement rates than the overall population. White residents have the highest rate at 56.72. Native American residents follow closely with a score of 54.9. Behind them are Asian-Pacific Islander residents at 53.13 and Hispanic residents at 44.25. Black residents have the lowest labor market engagement rate at 34.09.

- **Region Total**

Among all residents in the region, Asian-Pacific Islanders have the highest rate of labor market engagement with a score of 67.97. Behind them are White and Native American residents with scores of 59.09 and 52.84, respectively. Hispanic residents have the second lowest engagement rate with a score of 50.96. Black residents have the lowest engagement rate with a score of 45.15.

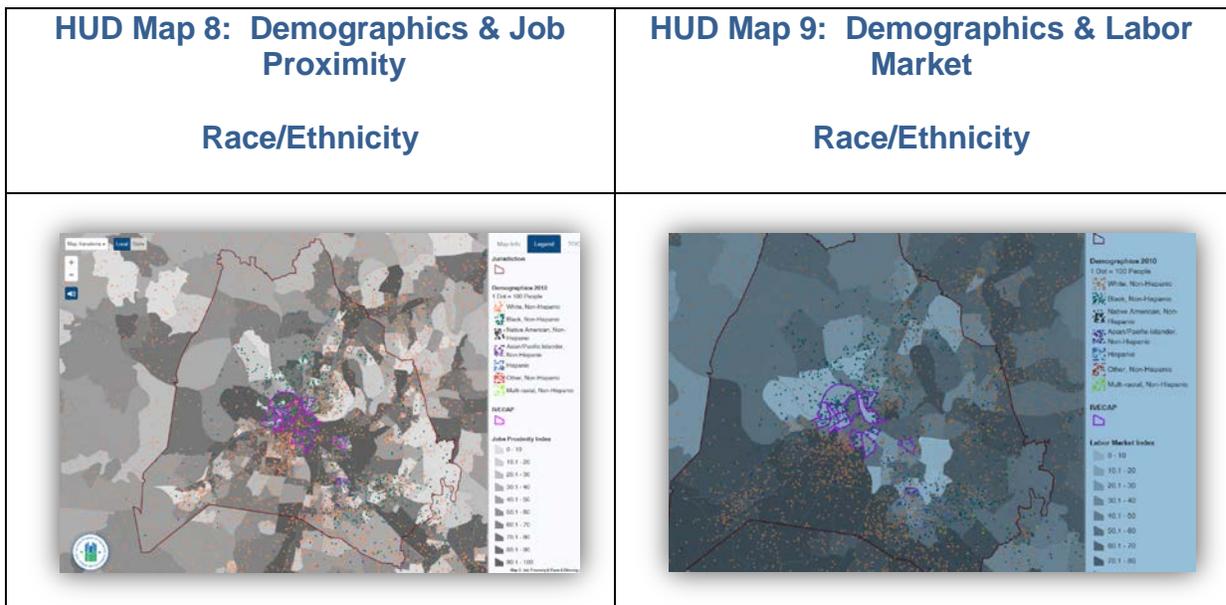
- **Region Residents Below Federal Poverty Line**

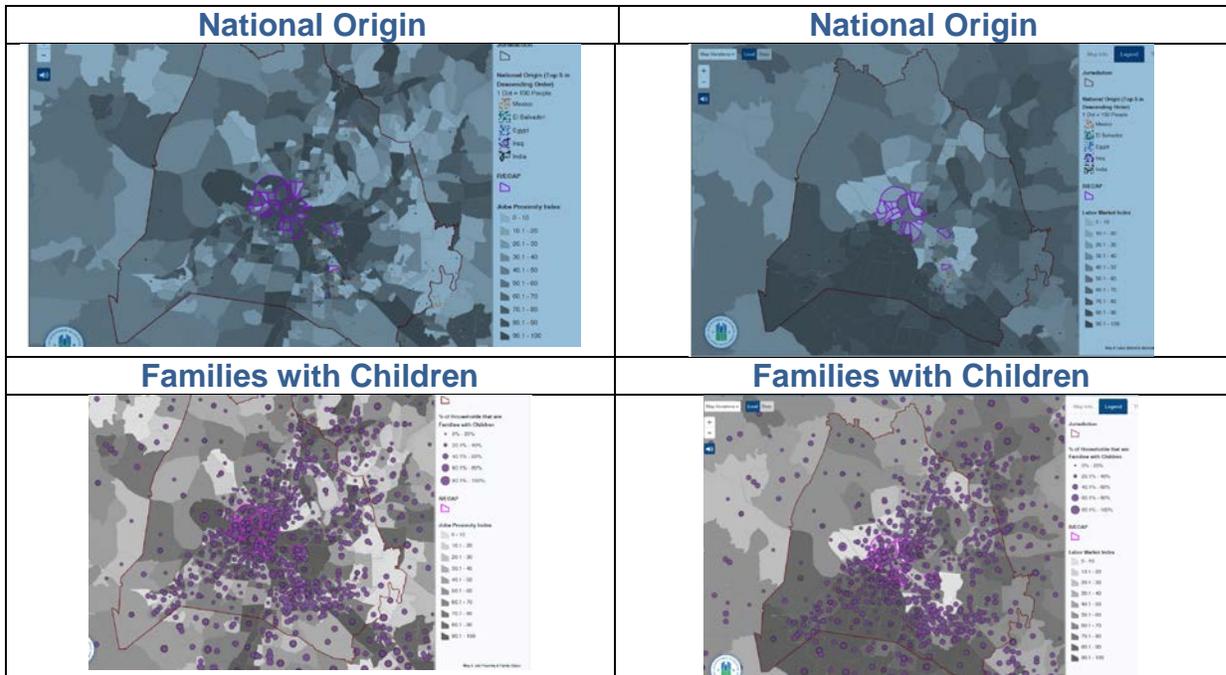
In the region, among residents living below the federal poverty line, labor market engagement rates are lower than they are for the overall region. Asian-Pacific Islander residents lead all groups with a rate of 54.09. With a moderate gap behind the top rate, White residents have the second highest engagement rate at 47.9. Native American and Hispanic residents follow with scores of 45.62 and 44.12, respectively. Black residents have the lowest engagement rate at 35.77, which mirrors their position for the city and region overall.

- ii. **For the protected class groups HUD has provided data, describe how disparities in access to employment relate to residential living patterns in the jurisdiction and region.**

HUD Map 8 shows the relationship between job proximity and residency patterns as it relates to Race/Ethnicity, National Origin, and Familial Status, and HUD Map 9 shows the relationship between the labor market and residency patterns for the same protected classes.

In Nashville, highest jobs proximity is in or around downtown Nashville, including R/ECAPs. However, the R/ECAP in Antioch has a low jobs proximity index. Most foreign-born residents do not live in a high job proximity area. Although the job proximity index is high in R/ECAPs, the opposite is true for labor market numbers. The highest labor market is in the southern part of the county, adjacent to Williamson County, and in areas that are White. The labor market index is very low in all R/ECAPs and areas with concentrations of African-American residents.





- iii. **Informed by community participation, any consultation with other relevant government agencies, and the participant’s own local data and local knowledge, discuss whether there are programs, policies, or funding mechanisms that affect disparities in access to employment.**

The Mayor’s Office and MDHA have several initiatives to help address disparities in access to employment. In addition to the actions described in section C.2.b, CDBG funds are being used to support a portion of the Opportunity NOW program, described below. In addition, MDHA will serve as an employer of summer interns.

Opportunity NOW

The Metro Mayor has committed to employing 10,000 youth during the summer of 2017. Opportunity NOW is a coordinated initiative launched by Mayor Megan Barry to provide young people in Davidson County access to employment. In Nashville, fewer and fewer teenagers and young adults are working during the summers and after-school. At the same time, Nashville employers across various industries are concerned about the lack of “soft” skills among their youngest employees—skills most readily learned through actual work experience.

The initiative was created based on recommendations from the Mayor’s Youth Violence Summit as a way to connect youth to opportunity and to hope. Opportunity NOW is designed to combat the growing gap in opportunity and will become the much needed system for delivering employment and employment-like opportunities for young people. Helping to implement the Mayor’s initiative is the Nashville Career Advancement Center (NCAC), a division of the Mayor’s Office and the city agency for workforce

development. NCAC coordinates closely with Mayor Barry and her Advisory Council for the program. The Opportunity NOW initiative is housed through an online portal that allows for youth voice and choice when applying for their first job.

- Year Round Opportunities

"Work Now" is year round, immediate, direct hire positions for young people aged 15 – 24 in businesses and organizations around Nashville.

- Summer Experiences

"Experience Work" is a team focused, project based summer program for youth aged 14 to 17 that promotes community engagement.

"High School Internship" is a six week summer internship program for youth aged 16 to 18 at local businesses and community organizations.

"Summer Plus" provides entry level positions for recent high school graduates with college going plans.

Nashville Construction Readiness Partnership (NCRP)

NCRP is a collaborative initiative of Mayor Megan Barry to assist citizens of Nashville in jump-starting their construction industry career. This initiative was created to ensure the citizens of Nashville have the access and skills needed to engage in Nashville's vibrant construction industry. The NCRP will develop and implement strategies that match employers with skilled Davidson County employees, and provide training opportunities for residents seeking to enter the industry for the first time.

c. Transportation

i. For the protected class groups HUD has provided data, describe any disparities in access to transportation related to costs and access to public transit in the jurisdiction and region.

The Low Transportation Cost Index measures the cost of transportation and proximity to public transportation by neighborhood. The Transit Trips Index measures how often low-income families in a neighborhood use public transportation.

Low Transportation Cost Index

- **Nashville Total**

Among the total population in Nashville, each group has similar scores on the low transportation cost index. Hispanic residents have the lowest transportation cost with a score of 57.86. Black residents follow them with a score of 57.64. Asian-Pacific Islander residents come in third with 56.5. Native American residents have the second

highest cost with a score of 55.67. White residents have the highest cost with a score of 52.53.

- **Nashville Below Federal Poverty Line**

Among Nashville residents living below the federal poverty line, transportation costs are lower than they are for the overall population. Black residents have the lowest cost with a score of 63.81. Asian-Pacific Islanders residents have the second lowest cost with 63.61. Hispanic residents fall in the middle with a score 62.13. Native American residents have the second highest cost with 58.95. White residents have the highest cost at 58.59.

- **Region Total**

In the region, among all residents, transportation costs are higher overall than in the city. Black residents have the lowest cost with a score of 50.62. Hispanic residents have the second lowest cost with a score of 47.36. Asian-Pacific Islander residents fall in the middle with a score of 44.66. Native American residents have the second highest cost with a score of 36.5. White residents have the highest cost with a score of 33.66.

- **Region Below Federal Poverty Line**

Residents living below the federal poverty line in the region have higher transportation costs than their city counterparts. Black residents have the lowest cost with a score of 57.54. Asian-Pacific Islander residents have the second lowest cost with a score of 53.88. Hispanic residents fall in the middle with a score of 52.19. Native American residents have the second highest cost with a score of 50.66. White residents have the highest cost with a score of 37.42.

Transit Index

- **Nashville Total**

As measured in transit trips, among all Nashville residents, different groups are likely to utilize public transit at roughly the same rates. Hispanic residents are most likely to ride public transit with a score of 47.95. Black residents follow closely behind them with a score of 47.69. Asian-Pacific Islander residents have about the same likelihood of riding public transit as the top two groups with a score of 47.3. Native American residents are the second least likely to utilize public transit with a score of 45.79. White residents are least likely to ride public transit with a score of 43.95.

- **Nashville Below Federal Poverty Line**

Nashville residents living below the federal poverty line are more likely to utilize public transit compared to the overall population. Black residents are the most likely to ride public transit with a score of 52.5. Asian-Pacific Islander residents are the second most

likely to use public transit with a similar score of 52.05. Hispanic residents closely follow them with a score of 51.03. Native American residents are the second least likely group to ride public transit with a score of 47.69. White residents are the least likely to utilize public transit with a score 47.51.

- **Region Total**

Among the overall population in the region, residents are less likely to utilize public transit than their city counterparts. Unlike the city, there are wider gaps in the likelihood of public transit utilization. Black residents are most likely to ride public transit with a score of 42.45. Hispanic residents are the second most likely group to ride transit with a score of 40.38. Asian-Pacific Islander residents are close behind them with 39.06. Native American residents are the second least likely to use transit with a score of 31.84. White residents are the least likely to ride public transit with a score of 29.95.

- **Region Below Federal Poverty Line**

Residents in the region living below the federal poverty line ride public transit at lower rates than their peers in the city. Black residents are most likely to use public transit with a score of 47.69. Asian-Pacific Islander residents are a close second with 46.91. Hispanic residents fall in the middle with a score of 43.64. Native American residents are the second least likely group to use public transit with a score of 42.22. White residents are the least likely with a score of 32.54.

Table 12 - Opportunity Indicators, by Race/Ethnicity

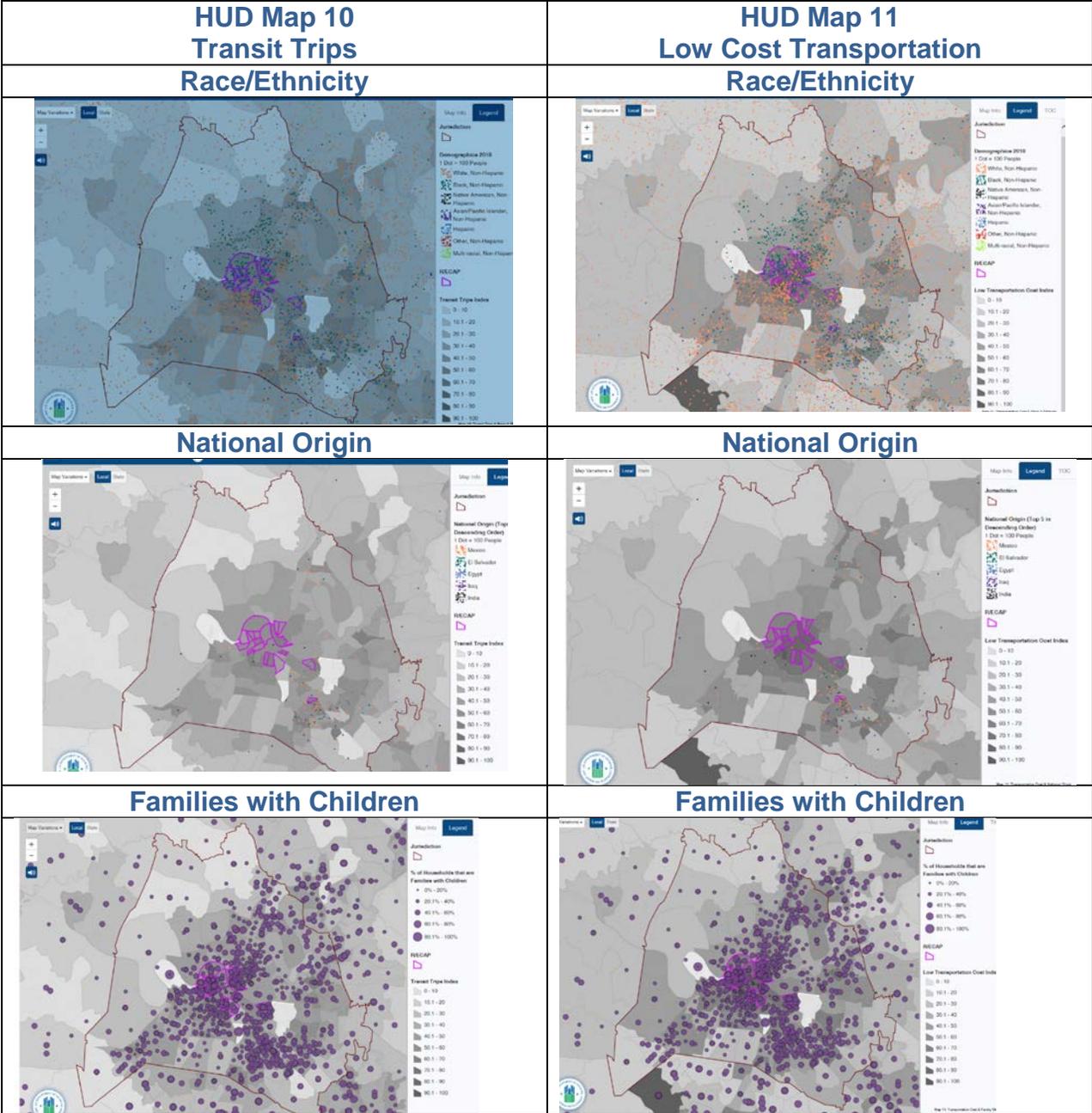
(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction	Transit Index	Low Transportation Cost Index
Total Population		
White, Non-Hispanic	43.95	52.53
Black, Non-Hispanic	47.69	57.64
Hispanic	47.95	57.86
Asian or Pacific Islander, Non-Hispanic	47.30	56.50
Native American, Non-Hispanic	45.79	55.67
Population below federal poverty line		
White, Non-Hispanic	47.51	58.59
Black, Non-Hispanic	52.50	63.81
Hispanic	51.03	62.13
Asian or Pacific Islander, Non-Hispanic	52.05	63.61
Native American, Non-Hispanic	47.69	58.95

(Nashville-Davidson--Murfreesboro--Franklin, TN) Region		
Total Population		
White, Non-Hispanic	29.95	33.66
Black, Non-Hispanic	42.45	50.62
Hispanic	40.38	47.36
Asian or Pacific Islander, Non-Hispanic	39.06	44.66
Native American, Non-Hispanic	31.84	36.50
Population below federal poverty line		
White, Non-Hispanic	32.54	37.42
Black, Non-Hispanic	47.69	57.54
Hispanic	43.64	52.19
Asian or Pacific Islander, Non-Hispanic	46.91	53.88
Native American, Non-Hispanic	42.22	50.66

- ii. **For the protected class groups HUD has provided data, describe how disparities in access to transportation related to residential living patterns in the jurisdiction and region.**

HUD map 10 shows values for the Low Cost Transportation Index with shading at the census tract level. HUD Map 11 shows values for the Transit Trips Index, also with shading at the census tract level. For both maps, the darker the shading in a tract indicates a better value for the index being used (i.e., darker shaded tracts would indicate lower transportation costs or better access to public transit for the households living in the census tract, and lighter shaded tracts would show higher transportation costs and less access to transit).

The HUD Transit Trip maps below show that while low-income use transit, they do not access it as often as possible. The Low Cost Transportation maps show that persons that have the best access to transit and low costs live in and around downtown.



iii. Informed by community participation, any consultation with other relevant government agencies, and the participant’s own local data and local knowledge, discuss whether there are programs, policies, or funding mechanisms that affect disparities in access to transportation.

Next to affordable housing, transit is the most discussed subject in Nashville and was among those attending AFH meetings. This legislative session, the Tennessee General Assembly passed the Improve Act, which will allow local governments to create a mechanism for funding transportation projects. Also this legislative session, the General

Assembly authorized MDHA to create transit-oriented redevelopment districts. Very recently, the Mayor released “Moving the Music City,” Nashville’s 2017-2020 Transportation Action Agenda. Among the initiatives proposed are:

- Increase bus service on several key routes.
- Make it easier to walk to transit.
- Build a comprehensive mass transit system.

In 2015, the Nashville Metropolitan Transit Authority (MTA) and the Regional Transit Authority (RTA) engaged in a region-wide public discussion of the best strategies to improve regional mobility. From this came *nMotion* (2016), a comprehensive package of recommended transit improvements through the year 2040. These recommendations center on:

- Making service easier to use;
- Improving existing service;
- Improving access to transit;
- Making service more comfortable;
- Developing a network of regional transit centers;
- Expanding service to new areas; and
- Building a high capacity/rapid transit network.

The full report is available at: http://nmotion2015.com/wp-content/uploads/2016/08/MTA_RecommendedPlan-Draft.pdf.

d. Access to Low Poverty Neighborhoods

- i. For the protected class groups HUD has provided data, describe any disparities in access to low poverty neighborhoods in the jurisdiction and region.

HUD’s Low Poverty Index measures the concentration of poverty by neighborhood; it uses both poverty rates and public assistance receipt, in forms of cash-welfare, such as Temporary Assistance for Needy Families (TANF). The higher value on the index indicates a higher likelihood that a family may live in a low poverty neighborhood. A lower value on the Index indicates that households in a protected group have a higher likelihood of living in a neighborhood with higher concentrations of poverty.

HUD Table 12 - Opportunity Indicators, by Race/Ethnicity

(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction	Low Poverty Index
Total Population	
White, Non-Hispanic	55.96
Black, Non-Hispanic	29.90
Hispanic	32.16
Asian or Pacific Islander, Non-Hispanic	50.07

Native American, Non-Hispanic	42.07
Population below federal poverty line	
White, Non-Hispanic	39.46
Black, Non-Hispanic	17.86
Hispanic	22.17
Asian or Pacific Islander, Non-Hispanic	31.32
Native American, Non-Hispanic	45.56
(Nashville-Davidson--Murfreesboro--Franklin, TN) Region	
Total Population	
White, Non-Hispanic	58.35
Black, Non-Hispanic	35.11
Hispanic	39.56
Asian or Pacific Islander, Non-Hispanic	58.76
Native American, Non-Hispanic	51.00
Population below federal poverty line	
White, Non-Hispanic	43.17
Black, Non-Hispanic	22.17
Hispanic	28.52
Asian or Pacific Islander, Non-Hispanic	38.74
Native American, Non-Hispanic	37.52

- **Nashville Total**

In Nashville, among the total population, access to low poverty neighborhoods varies greatly between groups. White residents have the greatest access to low poverty neighborhoods with an index score of 55.96 (i.e., are most likely to live in a neighborhood that does not have a high concentration of poverty). Asian-Pacific Islander residents are not far behind with a score of 50.07. Native American residents fall in the middle with a score of 42.07. Hispanic residents have the second least access to low poverty neighborhoods with a score of 32.16. Black residents are least likely to have exposure to low poverty neighborhoods with a score of 29.99 (i.e., are most likely to live in a neighborhood with a higher concentration of poverty).

- **Nashville Below Federal Poverty Line**

Not surprisingly, among Nashville residents living below the federal poverty line, there is less likelihood they have access to low poverty neighborhoods. Native American residents are most likely to have access to low poverty neighborhoods with a score of 45.56. White residents are second most likely to have access to low poverty neighborhoods with a score of 39.46. Asian-Pacific Islander residents are in the middle of pack with a score of 31.32. Hispanic residents are the second least likely to have access to low poverty neighborhoods with a score of 22.17. Black residents have the least exposure to low poverty neighborhoods with a very low score of 17.86.

- **Region Total**

In the region, among all residents, every group is more likely to have access to low poverty neighborhoods than their Nashville counterparts. Asian-Pacific Islander residents have the most access to low poverty neighborhoods with a score of 58.76. White residents are a very close second with 58.35. Native American residents are third most likely to have access to low poverty neighborhoods with a score of 51. Hispanic residents are the second least likely to have access to low poverty neighborhoods with a score of 39.56. Black residents are least likely to have access to have access to low poverty neighborhoods with a score of 35.11.

- **Region Below Federal Poverty Line**

Like their Nashville counterparts, region residents living below the federal poverty line have less access to neighborhoods with low poverty. White residents have the greatest access to low poverty neighborhoods with an index score of 43.17. Asian-Pacific Islander residents have the second most access to low poverty neighborhoods with a score of 38.74. Native American residents are third with 37.52. Hispanic residents have the second least access to low poverty neighborhoods with 28.52. Black residents have the least access to low poverty neighborhoods with 22.17.

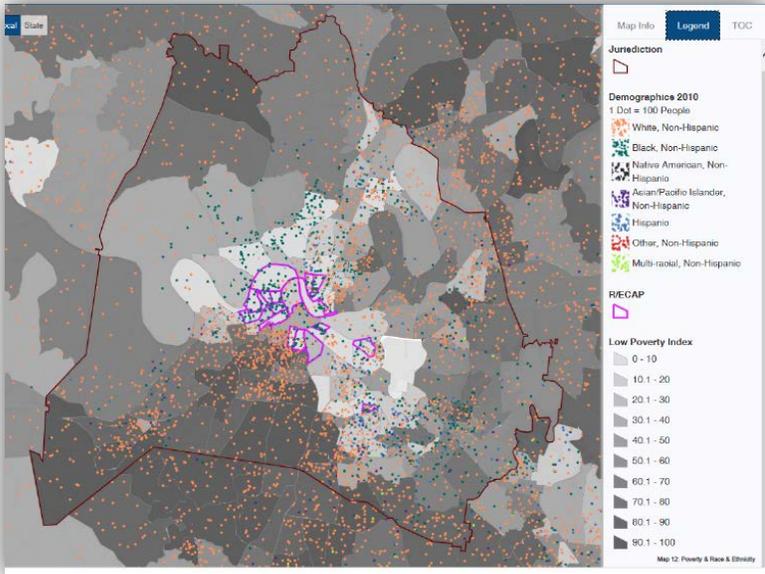
- ii. **For the protected class groups HUD has provided data, describe how disparities in access to low poverty neighborhoods relate to residential living patterns of those groups in the jurisdiction and region.**

HUD Map 12 shows residency patterns of racial/ethnic and national origin groups and families with children related to low poverty neighborhoods, with values for the Low Poverty Index with shading at the census tract level. Darker shading indicates a lower level of poverty in a census tract, and lighter shading in a tract indicates a higher concentration of poverty in that tract.

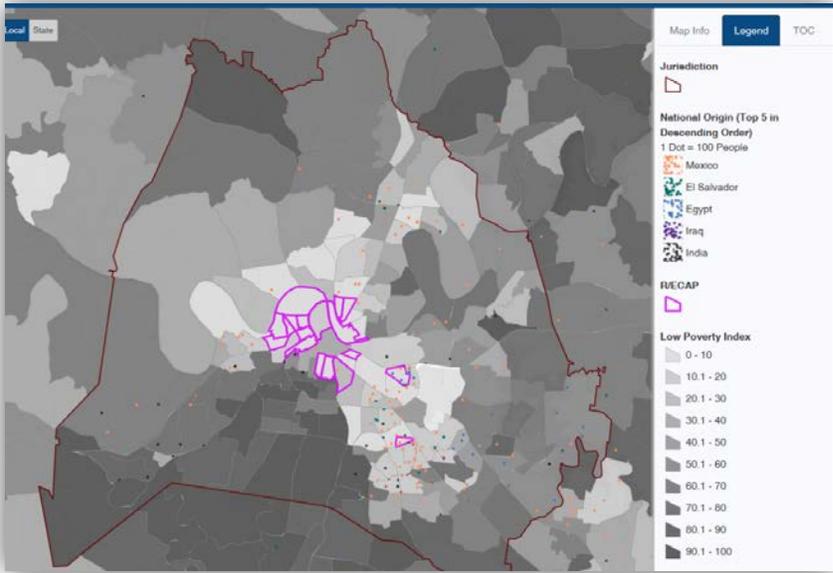
HUD Map 12 shows that, for the most part, areas with the lowest concentrations of poverty the south and southwest portions of Davidson County, and the areas with the highest concentrations of poverty are the R/ECAPs, Bordeaux, and areas in southeast Davidson County, down the Murfreesboro and Nolensville Road corridors. These high poverty areas have high concentrations of Black and foreign-born populations. Also, more families with children reside in higher poverty areas than in lower poverty areas.

HUD Map 12: Demographics & Low Poverty Neighborhoods

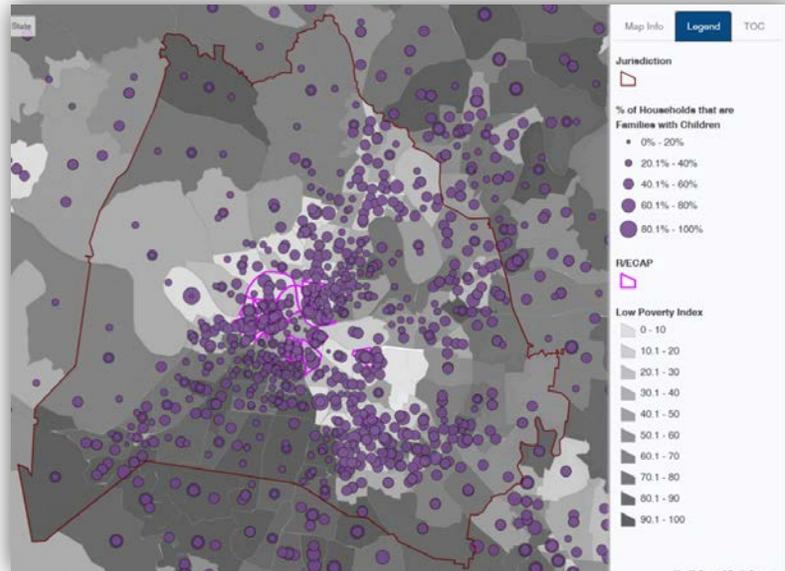
Race/Ethnicity



National Origin



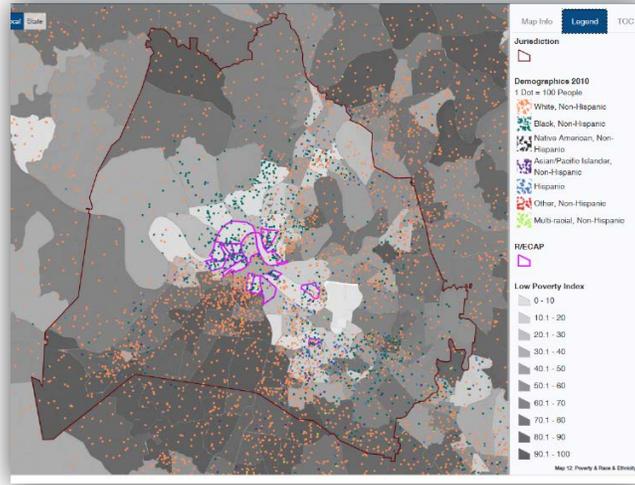
Families with Children



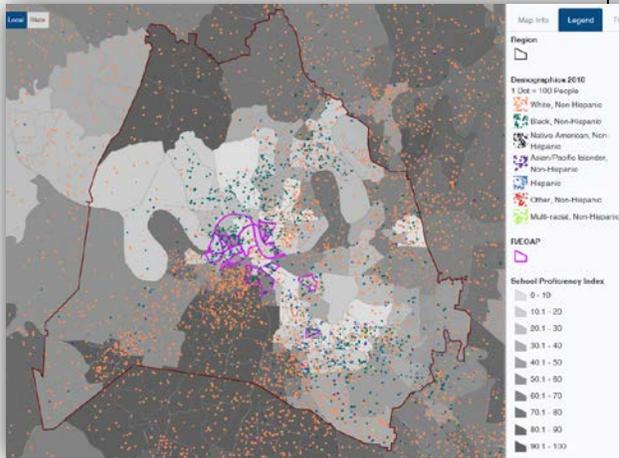
- iii. **Informed by community participation, any consultation with other relevant government agencies, and the participant’s own local data and local knowledge, discuss whether there are programs, policies, or funding mechanisms that affect disparities in access to low poverty neighborhoods.**

The following maps show a strong correlation between living in higher poverty areas and lower school performance, lower access to the labor market, greater reliance on public transportation, and a concentration of publicly supported housing. These areas are also segregated between White populations (better school performance, greater access to the labor market, less reliance on public transportation, less exposure to poverty, and little or no publicly supported housing) and Black and Foreign-born populations (lower school performance, less access to the labor market, greater reliance on public transportation, higher exposure to poverty, and concentrations of publicly supported housing).

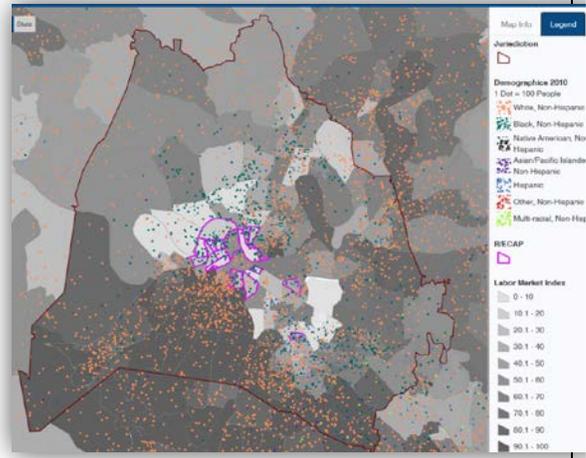
Low Poverty Neighborhoods

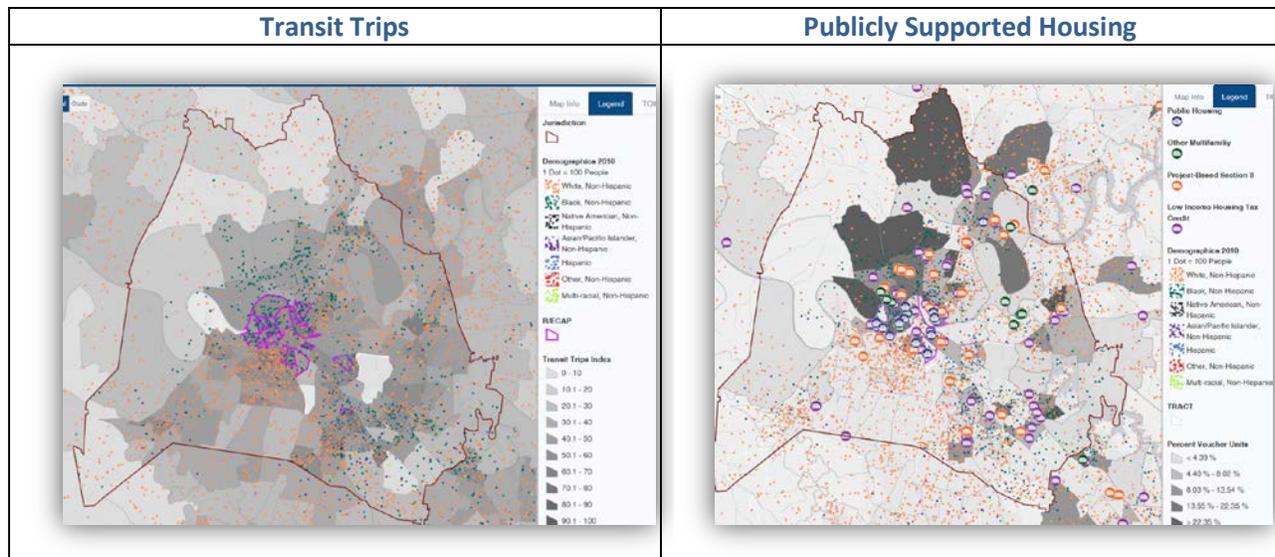


School Proficiency



Labor Market





In the *2016 Community Needs Evaluation*, Metro Social Services (MSS) dedicates much of its report to presenting data on poverty and discussing its impact. To dive deeper into the effects of poverty, MSS added two new sections in the 2016 report: Disparity and Toxic Stress and Poverty. The Disparity section shows disparity by demographics as it relates to income, educational attainment, homeownership, poverty, transportation, computer/Internet access. The section on Toxic Stress and Poverty discusses scientific evidence about the damaging effects of toxic stress caused by adverse childhood experiences. The report is available at: <http://www.nashville.gov/Portals/0/SiteContent/SocialServices/docs/cne/2016FullCNEfinal.pdf>.

Mayor Barry created the Office of Housing to assist in the building, funding, and preservation of affordable housing options, while supporting efforts to prevent displacement and create mixed-income communities in Metro Nashville. The Office seeks to increase housing affordability countywide using data-driven policy and innovative development tools including the Barnes Fund for Affordable Housing, Housing Incentives Pilot Program, general obligation bonds, tax abatement, nonprofit capacity building, the creation of a community land trust, and the donation and development of Metro-owned properties. The Office of Housing also facilitates partnerships and implements policies that provide housing options for persons experiencing homelessness to those looking to stabilize their families with affordable homeownership opportunities.

Many of the other policies and efforts addressed in preceding sections (schools, transportation, employment) and in section C. (Publicly Supported Housing Analysis) can be applied in this section as well.

e. Access to Environmentally Healthy Neighborhoods

- i. For the protected class groups HUD has provided data, describe any disparities in access to environmentally healthy neighborhoods in the jurisdiction and region.

The HUD Environmental Health Index provided in the table below measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood. On a scale from 0 to 100, the higher the index, the less exposure residents have to environmental toxins; the lower the number, the higher the exposure.

(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction	Environmental Health Index
Total Population	
White, Non-Hispanic	29.78
Black, Non-Hispanic	24.72
Hispanic	24.62
Asian or Pacific Islander, Non-Hispanic	28.37
Native American, Non-Hispanic	26.64
Population below federal poverty line	
White, Non-Hispanic	23.99
Black, Non-Hispanic	19.61
Hispanic	21.47
Asian or Pacific Islander, Non-Hispanic	21.37
Native American, Non-Hispanic	15.55
(Nashville-Davidson--Murfreesboro--Franklin, TN) Region	
Total Population	
White, Non-Hispanic	46.89
Black, Non-Hispanic	30.35
Hispanic	33.13
Asian or Pacific Islander, Non-Hispanic	33.81
Native American, Non-Hispanic	44.08
Population below federal poverty line	
White, Non-Hispanic	45.89
Black, Non-Hispanic	25.26
Hispanic	31.76
Asian or Pacific Islander, Non-Hispanic	27.69
Native American, Non-Hispanic	34.46

- **Nashville Total**

In Nashville, among the overall population, residents have similar access to environmentally healthy neighborhoods. White residents have the greatest access with an index score of 29.78. Asian-Pacific Islander residents have the second greatest access with 28.37. Native American residents fall in the middle with a score of 26.64.

Black and Hispanic residents have the least access to environmentally healthy neighborhoods with scores of 24.72 and 24.62, respectively.

- **Nashville Below Federal Poverty Line**

Nashville residents living below the federal poverty line are less likely to have access to environmentally healthy neighborhoods compared to the overall population. White residents have the greatest access with a score of 23.99. Hispanic and Asian-Pacific Islander residents have similar access with scores of 21.47 and 21.37, respectively. Black residents have the second least access with a low score of 19.61. Hispanic residents have the least access with a very low score of 15.55.

- **Region Total**

In the region, among all residents, there is greater access to environmentally healthy neighborhoods. White residents have the greatest access with a score of 46.89. Native American residents have the second greatest access with 44.08. Asian-Pacific Islander and Hispanic residents have similar access with scores of 33.81 and 33.13, respectively. Black residents have the least access with a 30.35.

- **Region Below Federal Poverty Line**

Residents in the region living below the federal poverty line have greater access to environmentally healthy neighborhoods than their city counterparts. White residents have the greatest access with a score of 45.89. Native American residents have the second greatest access with 34.46. Hispanic residents fall in the middle with a score of 31.76. Asian-Pacific Islander residents have the second least access with 27.69. Black residents have the least access with 25.26.

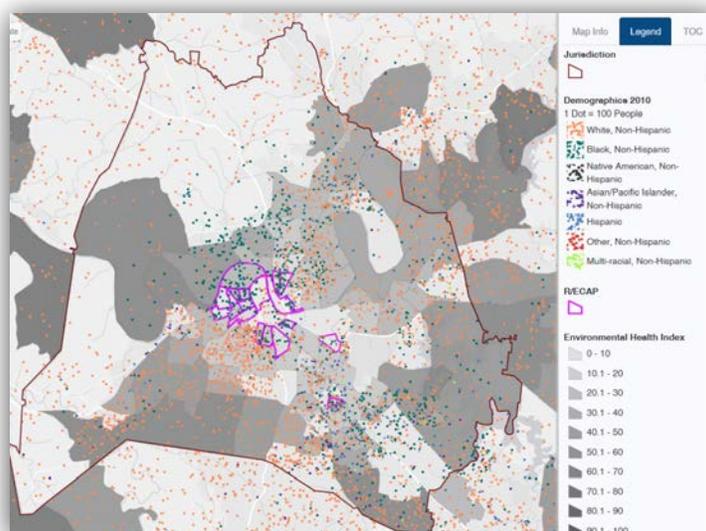
- ii. **For the protected class groups HUD has provided data, describe how disparities in access to environmentally healthy neighborhoods relate to residential living patterns in the jurisdiction and region.**

HUD Map 13 below shows the extent to which residents are exposed to environmental toxins in each census tract. The darker the shading, the less exposure; the lighter the shading, the greater exposure.

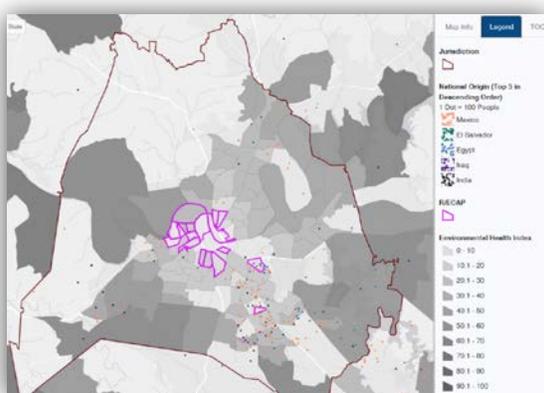
According to the map, most of Davidson County has high levels of exposures to environmental toxins. Areas with the lowest levels of exposure (darkest shading) are to the south – Oak Hill and Forest Hills; portions of Bellevue to the west; and the very southeast corner of the county. White residents are the predominant populations in these areas. Black and Foreign-born residents tend to live in areas with moderate to high levels of exposure. Families with children tend to live in areas with low to moderate exposure.

HUD Map 13: Environmental Health

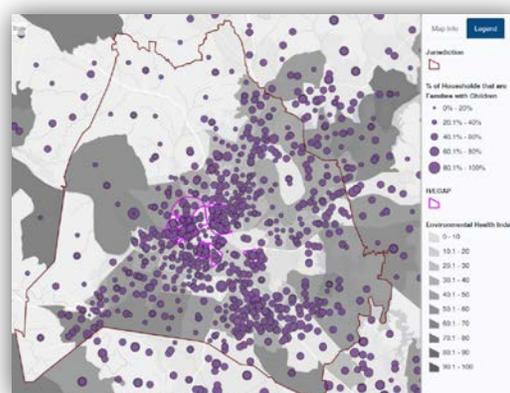
Race/Ethnicity



National Origin



Families with Children

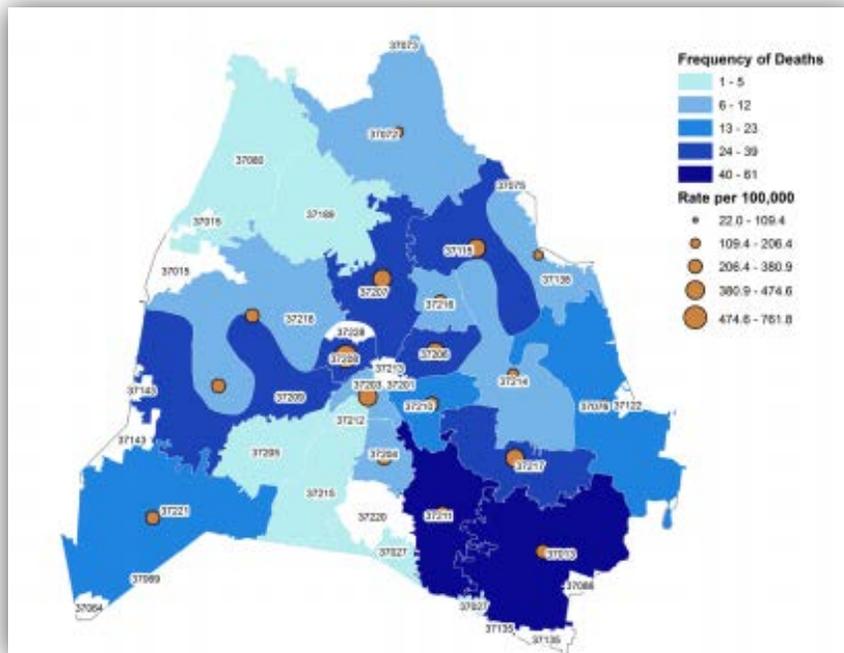


- iii. **Informed by community participation, any consultation with other relevant government agencies, and the participant's own local data and local knowledge, discuss whether there are programs, policies, or funding mechanisms that affect disparities in access to environmentally healthy neighborhoods.**

In 2015, the Metro Public Health Department issued a Metro Health Equity Report and subsequent Health Equity Recommendations Supplemental Report. The purpose of these reports is to identify factors that contribute to health equities in Davidson County and develop recommendations for action to address health equity issues. The report discusses how where a person lives impacts on their health in short- and long-term

ways. One of the measures of health outcomes provided in the report was deaths of children by zip code from 2008-2012 (see map below). The Health Department noted that the zip codes that had the highest percentage of child deaths also have the highest percentage of families living below the poverty level. The report also analyzes risk factors and behaviors related to youth violence, sex trafficking, WIC mobile outreach, and breastfeeding rates.

Child Deaths by Zip Code
*Source: 2015 Health Equity Report,
Metro Department of Public Health*



Citing a Bravemen 2003 study, the report includes an 8-step process for policy-oriented monitoring of health equity and its detriments:

- **Step 1:** Identify the social groups of a priority concern. In addition to reviewing the literature, consult representatives of all social sectors and civil society, including advocates for disadvantaged groups.
- **Step 2:** Identify general concerns and information needs relating to equity in health and its determinants. Again, in addition to the literature, consult representatives of all social sectors and civil society, including advocates for disadvantaged groups.
- **Step 3:** Identify sources of information on the groups and issues of concern. Consider both qualitative and quantitative information.

- **Step 4:** Identify indicators of (a) health status, (b) major determinants of health status apart from health care, and (c) healthcare (financing, resource allocation, utilization, and quality) that are particularly suitable for assessing gaps between more and less-advantaged social groups.
- **Step 5:** Describe current patterns of avoidable social inequalities in health and its determinants.
- **Step 6:** Describe trends in those patterns over time.
- **Step 7:** Generate an inclusive and public process of considering the policy implications of the patterns and trends. Include all the appropriate participants in this process (e.g. all relevant sectors, civil society, NGOs).
- **Step 8:** Develop and set in motion a strategic plan for implementation, monitoring, and research, considering political and technical obstacles, and including the full range of appropriate stakeholders in the planning process.
- **Repeat** the entire process from the beginning, incorporating new knowledge and awareness.

In a follow up to the 2015 Health Equity report, the Health Department issued Health Equity Recommendations for Nashville. The recommendations resulted from discussions that occurred during the 2015 Health Equity Summit hosted by the Metro Public Health Department. Recommendations center on the following equity priority areas:

- Community engagement
- Healthcare access
- Built environment
- Health services across the lifespan
- Health communication and education
- Culture change
- Economics
- Technology
- Human trafficking
- Educational system

Both reports are available at: <http://www.nashville.gov/Health-Department/Data-and-Publications/Community-Health-Status.aspx>.

f. Patterns in Disparities in Access to Opportunity

- i. For the protected class groups HUD has provided data, identify and discuss any overarching patterns of access to opportunity and**

exposure to adverse community factors. Include how these patterns compare to patterns of segregation, integration, and R/ECAPs. Describe these patterns for the jurisdiction and region.

In Metro Nashville, Black and Hispanic populations experience the greatest disparities in access to opportunities. As the opportunity indices show, Black residents have the greatest exposure to poverty, least access to the labor market as well as to jobs in their neighborhoods, and are the most reliant on public transportation. After the Hispanic population, Black residents have challenges accessing high performing schools and living in environmentally healthy neighborhoods. Hispanic populations have the least access to high performing schools and the greatest exposure to environmental toxins in their neighborhoods. Similar to Black residents, Hispanic residents have a greater exposure to poverty, experience more challenges in accessing the labor market and jobs in their neighborhoods, and rely on public transportation.

In the region, Black households experience the greatest disparities across all opportunity indicators: schools, employment, transportation, poverty, and environmental health.

These patterns are consistent with the Segregation and R/ECAP analyses in sections V.B.i. and ii., which show that Black and Hispanic populations live in segregated areas. In addition, Black residents are the predominant population living in R/ECAPs.

- ii. Based on the opportunity indicators assessed above, identify areas that experience: (a) high access; and (b) low access across multiple indicators.**

As discussed previously, high poverty areas also have lower school performance, lower access to the labor market and jobs, greater reliance on public transportation, and a concentration of publicly supported housing. These same areas show a segregation of Black or Foreign-born residents. Low poverty areas have higher performing schools, higher access to the labor market and jobs, less dependence on public transportation, and little to no publicly supported housing. These are areas with mostly or nearly all White populations.

2. Additional Information

- a. Beyond the HUD-provided data, provide additional relevant information, if any, about disparities in access to opportunity in the jurisdiction and region affecting groups with other protected characteristics.**

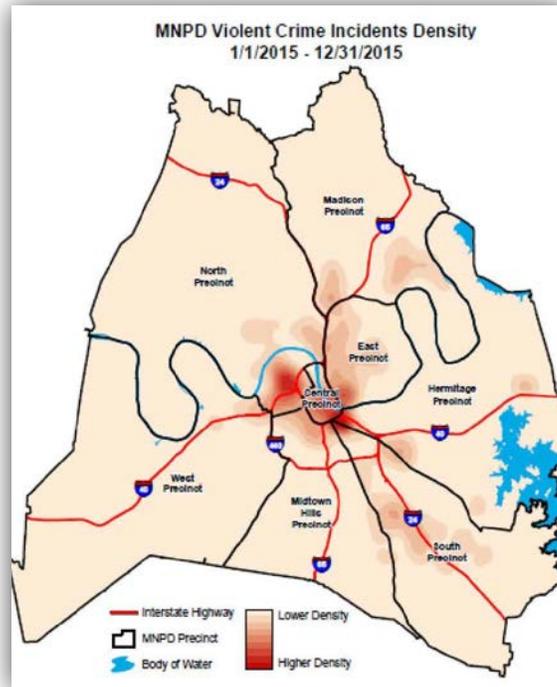
In addition to the disparities to opportunity analyzed in the preceding sections, two issues related to poverty arose during the community engagement process: crime and food deserts.

Crime

Residents living in public housing and those in high poverty areas frequently commented on being afraid to leave their homes for fear of becoming a victim of a violent crime. As reported in the *2016 Community Needs Evaluation*, data from the Metro Nashville Police Department (MNPD) on service calls, homicides, gunshot, injuries, street robberies, aggravated assaults, etc., for calendar year 2015 show that people who are black were both suspects and victims at a rate higher than the percent they represent in Davidson County. The data further shows that 65.7% of suspects were black and 49.9% were white for violent crimes during 2015. The map below shows violent crime incidents density for the period January 1, 2015 thru December 31, 2015. (Pages 58-59) As can be seen in the map, the higher density areas correlate to areas with high concentrations of poverty.

MNPD Violent Crime Incidents Density 1/1/2015-12/31/2015

From 2016 Community Needs Evaluation, Metro Social Services



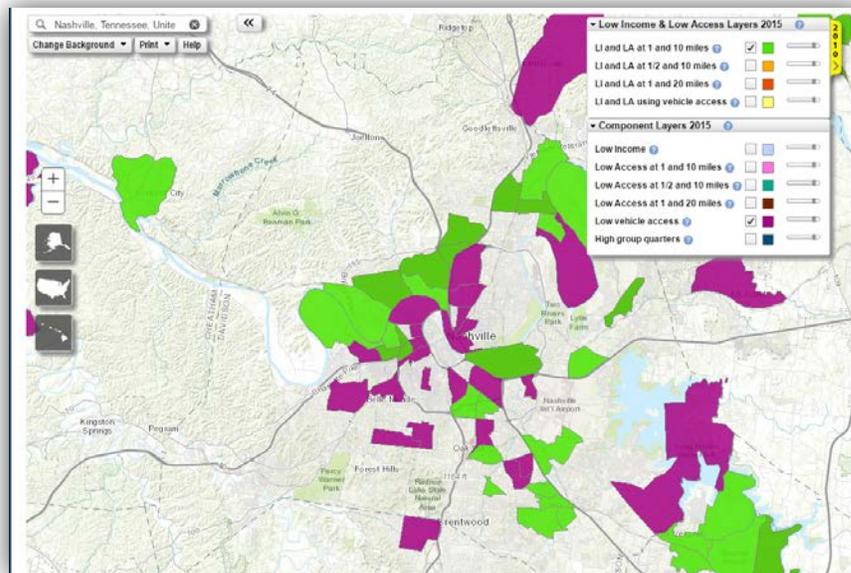
Food Deserts

One of the priorities listed in the Consolidated Plan is to “increase access to healthy food choices”. Many low-income neighborhoods of Metro Nashville can be categorized as “food deserts” - area where residents have limited access to healthy and affordable food. A food desert is defined by the USDA as a low-income census tract (tract with a poverty rate equal to or greater than 20%, or a median family income that is 80% or less of the metropolitan area’s median family income) in which a substantial proportion of the population has low access (at least 500 people or 33% of the population is located more than one mile (urban) or 10 miles (rural) from the nearest

supermarket or large grocery store). Concentrated poverty and the percent of minority populations are critical factors in determining low access. Also, areas with lower vehicle availability and public transportation access have a higher likelihood of being in a food desert.

The USDA map below shows low income and low access layers at 1 and 10 miles (green areas) and low vehicle access (purple areas). Low vehicle access areas are census tracts in which more than 100 households have no access to a vehicle and are more than 1/2 mile from the nearest supermarket. Many of the areas shown in the map below correlate to the high poverty areas identified in this section.

USDA Food Desert Map 2015



- b. The program participant may also describe other information relevant to its assessment of disparities in access to opportunity, including any activities aimed at improving access to opportunities for areas that may lack such access, or in promoting access to opportunity (e.g., proficient schools, employment opportunities, and transportation).**

Initiatives aimed at addressing segregation and poverty are also aimed at increasing access to opportunity for residents in these areas. These initiatives include:

CDBG Place-Based Strategy

In developing the 2013-2018 Consolidated Plan, MDHA received significant input regarding the uneven distribution of resources in areas with high concentrations of poverty, which are also have high concentrations of minority populations. As a result,

MDHA implemented a place-based strategy for community development to target the use of CDBG funds for certain activities. Census tracts in which MDHA Public Housing is located are within the Tier 2 targeted and funding has been used to assist with planning efforts, business technical assistance, neighborhood facility projects, and infrastructure improvements.

Barnes Housing Trust Fund

In 2013, the [Barnes Housing Trust Fund](#) was created as Metro Nashville's first housing trust fund to leverage affordable housing developments countywide. Named after Reverend Bill Barnes, a longstanding advocate for affordable housing and the deconcentration of poverty, the Barnes Fund provides funding to nonprofit developers to build affordable housing. In July 2016, Mayor Barry increased the funding of the Barnes Fund to \$40M over the course of four years, with an annual commitment of \$10M from the Mayor—the largest investment to date. The Barnes Fund has invested over \$14 million in affordable housing using Barnes Fund and leveraged over \$50M with federal and private funding sources, funding more than 500 housing units. The Barnes Fund currently has one dedicated funding source through fees from Short Term Rental permits. To date, the Barnes Fund has received over \$600,000 in dedicated funding.

Housing Incentive Pilot Program

In 2016, Metro launched the Housing Incentives Pilot Program (HIPP) designed to motivate private developers to incorporate affordable and workforce units into their apartment, condo, or housing developments. This voluntary program encourages mixed-income housing, primarily in the urban core and along major pikes and transportation corridors.

MDHA Redevelopment (“Envision”) Plans

In March 2013, MDHA embarked on a planning process dubbed “Envision Cayce” to create a master plan for revitalizing Cayce public housing. The subsequent plan calls for creating a vibrant mixed-use, mixed-income neighborhood in an area that currently has a high minority concentration and a high concentration of poverty, has few amenities, and is isolated from the rest of the vibrant East Nashville community. The mixed-income component includes a commitment to 1-for-1 replacement of all 716 units of public housing, as well as new workforce and market rate housing, fully integrated within building. Information about Envision Cayce is available at: <http://www.nashville-mdha.org/?p=1616>.

MDHA hopes to replicate this plan throughout its portfolio of older public housing stock. In 2016, MDHA was awarded a \$500,000 Choice Neighborhoods Planning grant to support “Envision Napier and Sudekum”. Planning efforts will focus on transforming distressed public housing as well as the surrounding neighborhoods of concentrated poverty into viable mixed-income areas. More information is available at: <http://www.nashville-mdha.org/choice-neighborhoods/>.

Promise Zone Designation

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, the Mayor's Office and with six (6) Implementation Partners will work 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.

Transit Oriented Development

Transit Oriented Development (TOD) is one of the initiatives in Nashville's Housing Toolkit included in the *Housing Nashville* report. TOD is focused on using public investment for mixed-income, mixed-use development along Nashville's highest capacity corridors – Gallatin Pike, Murfreesboro Road, Nolensville Pike, Charlotte Pike, and the Northwest Corridor.

3. Contributing Factors of Disparities in Access to Opportunity

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disparities in access to opportunity.

The following contributing factors were identified during the community engagement process.

- **Access to financial services**
 - It is difficult for some African-Americans to get a loan due to credit issues.
 - There needs to be more financial counseling and homebuyer programs.

- **Availability, type, frequency, and reliability of public transportation**
 - Bus rides takes too long, bus schedules do not accommodate work/school schedule; the cost is high for a person with a limited income; the location of bus stops are not convenient.
- **Lack of private investments in specific neighborhoods**
 - As mentioned in previous sections, communities would like to attract more and different investments and would like incentives for area businesses.
- **Lack of public investments in specific neighborhoods, including services or amenities**
 - Residents in Bordeaux, North Nashville, and Antioch echoed the need for sidewalks; and it was reported that the storm water and sewer systems in North Nashville are outdated.
 - “Only about half of Nashville’s roads currently have sidewalks, and no one knows where to find the money to cover the rest of them. The sidewalk situation even became a point of contention in last year’s mayoral campaign.” (*Martin, Rachel. “Walking in Nashville.” City Lab. 6, Jan. 2017*)
- **Lending discrimination**
 - African-Americans and Hispanics report getting a higher interest on a loan than someone who is White.
 - 2015 HMDA shows that African-Americans are denied more for home loans than any other race.
- **Location and type of affordable housing**
 - Affordable housing tends to be located in segregated, high poverty areas that are not near high proficiency schools or do not have good access to the labor market. Affordable housing also tends to be located in high crime areas and food deserts.
 - Affordable tends to be in unsafe areas where there is no healthy food or access to public transportation.
- **Location of environmental health hazards**
 - Bordeaux residents feel the area has been treated as a dumping ground as evidence by the location of a landfill, drug court, and prisons in the area.

- **Location of proficient schools and school assignment policies**
 - Residents feel that schools in R/ECAPs do not meet the needs of the children from the neighborhood who attend them and transportation is a barrier to attending out-of-zone schools.
- **Loss of affordable housing**
 - Apartments are being sold from under tenants, who are only given 30 days' notice to move. Many tenants affected are immigrants who do not understand the notices.
 - Formerly affordable apartments are being sold or chose to remodel and increase rents.
- **Private discrimination**
 - Landlords use arrest records and criminal affidavits, rather than criminal history, when considering an application. Many landlords do not make their criminal history policy publicly available and it is applied arbitrarily.
- **Source of income discrimination**
 - Landlords charge exorbitant rents when the tenant does not have a social security card.
 - Landlords charge extra fees when the tenant has a voucher or ask the tenant how s/he will pay for utilities.
 - Landlords refuse voucher-holders who have no income in favor of a voucher-holder with an income.

iv. Disproportionate Housing Needs

1. Analysis

- a. **Which protected class groups (by race/ethnicity and familial status) experience higher rates of housing problems (cost burden, overcrowding, or substandard housing) when compared to other groups for the jurisdiction and region? Which groups also experience higher rates of severe housing cost burdens when compared to other groups?**

For the purpose of the AFH, “disproportionate housing need” is a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing needs when compared to the proportion of members in of any other relevant groups or the total population experiencing that category of housing need in Nashville or the MSA. HUD measures disproportionate housing need by several types of housing conditions – cost burden, overcrowding, and substandard housing problems:

Housing Condition	Description
Cost Burden and Severe Cost Burden	<p>Cost burden is the fraction of a household's total gross income spent on housing costs. There are two levels of cost burden:</p> <ol style="list-style-type: none"> 1) "Cost Burden" counts the households for which housing cost burden is greater than 30% of their income; and 2) "Severe Cost Burden" counts the number of households paying 50% or more of their income for housing. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.
Overcrowding	Households having more than 1.01 to 1.5 persons per room are considered overcrowded and those having more than 1.51 persons per room are considered severely overcrowded. The person per room analysis excludes bathrooms, porches, foyers, halls, or half-rooms.
Substandard Housing Problems	<p>There are two types of substandard housing problems:</p> <ul style="list-style-type: none"> • Households without hot and cold piped water, a flush toilet and a bathtub or shower; and • Households with kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator.

HUD Table 9 provides demographic data for households with disproportionate housing needs, including severe housing problems, for both Nashville and the MSA.

HUD Table 9: Demographics of Households with Disproportionate Housing Needs

Disproportionate Housing Needs	(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction			(Nashville-Davidson--Murfreeseboro--Franklin, TN) Region		
	# with problems	# households	% with problems	# with problems	# households	% with problems
Households experiencing any of 4 housing problems						
Race/Ethnicity						
White, Non-Hispanic	49,950	162,900	30.66%	142,842	501,681	28.47%
Black, Non-Hispanic	30,514	67,058	45.50%	42,920	95,536	44.93%
Hispanic	9,579	16,662	57.49%	15,692	28,290	55.47%
Asian or Pacific Islander, Non-Hispanic	2,008	6,339	31.68%	3,752	11,922	31.47%
Native American, Non-Hispanic	231	484	47.73%	495	1,260	39.29%
Other, Non-Hispanic	1,326	3,333	39.78%	2,794	7,095	39.38%
<i>Total</i>	<i>93,608</i>	<i>256,750</i>	<i>36.46%</i>	<i>208,505</i>	<i>645,755</i>	<i>32.29%</i>

Disproportionate Housing Needs	(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction			(Nashville-Davidson--Murfreesboro--Franklin, TN) Region		
	# with problems	# households	% with problems	# with problems	# households	% with problems
Households experiencing any of 4 housing problems						
Household Type and Size						
Family households, <5 people	36,755	125,352	29.32%	95,264	372,106	25.60%
Family households, 5+ people	9,871	17,617	56.03%	23,609	55,250	42.73%
Non-family households	46,980	113,777	41.29%	89,600	218,360	41.03%
Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	22,607	162,900	13.88%	63,580	501,681	12.67%
Black, Non-Hispanic	16,404	67,058	24.46%	22,349	95,536	23.39%
Hispanic	5,624	16,662	33.75%	8,993	28,290	31.79%
Asian or Pacific Islander, Non-Hispanic	1,198	6,339	18.90%	2,199	11,922	18.44%
Native American, Non-Hispanic	159	484	32.85%	314	1,260	24.92%
Other, Non-Hispanic	651	3,333	19.53%	1,494	7,095	21.06%
<i>Total</i>	<i>46,703</i>	<i>256,750</i>	<i>18.19%</i>	<i>98,920</i>	<i>645,755</i>	<i>15.32%</i>
<p>Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.</p> <p>Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.</p> <p>Note 3: Data Sources: CHAS</p> <p>Note 4: Refer to the Data Documentation for details (www.hudexchange.info).</p>						

• Housing Problems

Overall, 36.5% of Nashville households and 32.3% of regional households have housing problems. In Nashville and the region, Hispanics have the highest percentage of households with housing problems. About 57.5% of households in Nashville and 55.5% in the region have problems. In Nashville, Hispanics are followed by Native American households (47.7%) and Black households (45.5%). In the region, they are followed by Black households (44.9%) and households of ‘other’ races and ethnicities (39.4%). In Nashville, among the remaining groups, housing problems affect 39.8% of ‘other’ households, 31.7% of Asian-Pacific Islander households, and 30.7% of White households. In the region, among the remaining groups, housing problems affect 39.3% of Native American households, 31.5% of Asian-Pacific Islander households, and 28.5% of White households.

In Nashville, family households with 5 or more people experience the highest percentage of housing problems with 56%. Among non-family households, 41.3% experience housing problems. Family households with less than 5 people experience the lowest percentage of housing problems at 29.3%. In the region, family households

with 5 or more people experience the highest percentage of housing problems with 42.7%. Among non-family households, 41% experience housing problems. Family households with less than 5 people experience the lowest percentage of housing problems at 25.6%.

Severe Housing Cost Burden

HUD Table 10 provides demographics (race/ethnicity and family size) for households with severe cost burden.

HUD Table 10: Demographics of Households with Severe Housing Cost Burden

Households with Severe Housing Cost Burden	(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction			(Nashville-Davidson--Murfreeboro--Franklin, TN) Region		
	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	20,719	162,900	12.72%	56,200	501,681	11.20%
Black, Non-Hispanic	15,008	67,058	22.38%	20,454	95,536	21.41%
Hispanic	3,713	16,662	22.28%	5,774	28,290	20.41%
Asian or Pacific Islander, Non-Hispanic	708	6,339	11.17%	1,510	11,922	12.67%
Native American, Non-Hispanic	159	484	32.85%	259	1,260	20.56%
Other, Non-Hispanic	600	3,333	18.00%	1,329	7,095	18.73%
Total	40,907	256,750	15.93%	85,526	645,755	13.24%
Household Type and Size						
Family households, <5 people	16,147	125,352	12.88%	37,589	372,106	10.10%
Family households, 5+ people	3,007	17,617	17.07%	6,322	55,250	11.44%
Non-family households	21,763	113,777	19.13%	41,595	218,360	19.05%
<p>Note 1: Severe housing cost burden is defined as greater than 50% of income.</p> <p>Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.</p> <p>Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.</p> <p>Note 4: Data Sources: CHAS</p> <p>Note 5: Refer to the Data Documentation for details (www.hudexchange.info).</p>						

Overall, 15.9% of households in Nashville and 13.2% of households in the region experience severe housing cost burden. With the smallest number of total households, Native Americans experience the highest percentage of severe housing cost burden with 32.9% in the city and 20.6% in the region. Following Native Americans, Black and Hispanic households experience severe housing cost burden at similar rates. In the city, 22.4% of Black households and 22.3% of Hispanic households experience severe cost burden. In the region, the rate is 21.4% for Black households and 20.4% for Hispanic households. Households of 'other' races and ethnicities experience severe housing cost burden at rates of 18% in Nashville and 18.7% in the region. The two groups with

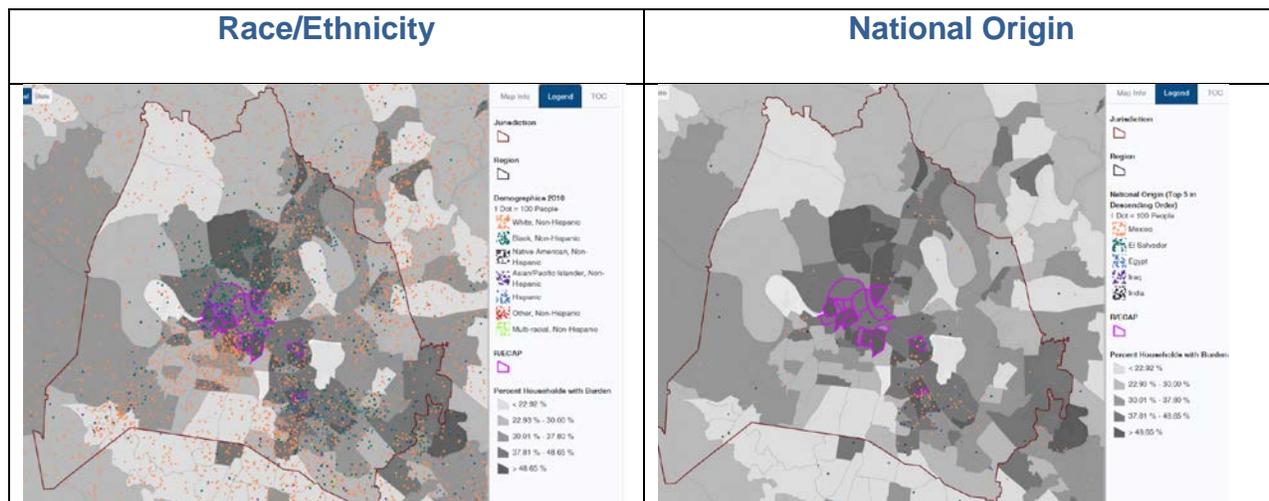
the lowest rates of severe housing cost burden are White households and Asian-Pacific Islander households. In the city, the rates are 12.7% for Whites and 11.2% for Asian-Pacific Islanders. In the region, the rates are 12.7% for Asian-Pacific Islanders and 11.2% for Whites.

In Nashville, non-family households experience the greatest rate of severe cost burden at 19.1%, followed by family households with 5 or more people at 17.1% and family households with less than 5 people at 12.9%. In the region, the rates are 19.1% for non-family households, 11.4% for households with 5 or more people, and 10.1% for households with less than 5 people.

b. Which areas in the jurisdiction and region experience the greatest housing burdens? Which of these areas align with segregated areas, integrated areas, or R/ECAPs and what are the predominant race/ethnicity or national origin groups in such areas?

HUD Map 6 shows housing needs (all 4 housing problems) by census tracts by race/ethnicity and national origin. The darker the shading, the greater the percentage of housing needs in the census tracts.

HUD Table 6: Housing Needs



In Nashville, the areas with the greatest housing burdens are concentrated toward the center of the city, extending to the northeast and southeast sections of town – in areas previously shown to be segregated. Although the R/ECAPs have high percentages of housing burdens, these issues can be found throughout the city. Black residents are the predominant group living in areas with the greatest housing burdens. There are also pockets of Hispanic residents living in these areas. However, in looking at the location of Foreign-born residents, most live in areas with higher housing burdens. Although White residents have a predominant presence in some of these areas, as a whole, they are more likely to live in areas with lower rates of housing burdens.

In the region, there are small concentrated areas of housing burdens in several towns: Murfreesboro, Columbia, Dickson, Lebanon, Hendersonville, Portland, Hartsville, and Franklin. In the region, residents originally from Mexico are the predominant Foreign-born group in areas with the greatest housing burdens. (The HUD map for the region did not produce information on race/ethnicity.)

- c. Compare the needs of families with children for housing units with two, and three or more bedrooms with the available existing housing stock in each category of publicly supported housing for the jurisdiction and region.

As discussed previously and shown in HUD Table 6, over half (56.03%) of the families with households consisting of 5 or more people in Nashville experience housing problems. Regarding the availability of publicly supported housing for families with children, HUD Table 8 shows families with children are more likely to live in Public Housing than in Project-Based Section 8 and are not likely to live in Other Multifamily housing. This is likely due to unit sizes in each of the publicly supported housing categories, with Other Multifamily only having 7 2-bedroom units and no 3+-bedroom units, as the excerpt from HUD Table 11 below shows.

HUD Table 8 Excerpt: Families with Children by Certain Publicly Supported Housing Category

Development Name	# of Units	% of HH with Children
Public Housing (by AMP)		
Andrew Jackson Courts	560	46%
Levy Place	125	80%
Historic Preston Taylor Apartments	274	75%
Edgehill Apartments	555	49%
Cayce Place	713	73%
Vine Hill Apartments	136	69%
Napier Place	818	72%
Neighborhood Housing	368	70%
Edgefield Manor	220	0%
Ceatham Place	537	50%
Preston Taylor Neighborhood Housing	40	90%
Madison Towers	210	0%
Parthenon Towers	502	1%
Vine Hill Towers	147	N/a

Project-Based Section 8		
Berkshire Place Apartments	195	69%
Charter Village Apartments	220	67%
Chippington Towers	1	N/a
Chippington Towers	417	N/a
Cumberland View Towers	150	N/a
CWA Apartments I	176	96%
CWA Apartments II	76	74%
Dandridge Towers	153	N/a
Fallbrook Apartments	244	73%
Haynes Garden Apartments	208	64%
Hickory Forest	90	47%
Hickory Hollow Towers	154	1%
John L. Glenn Residential Center	47	2%
Kelly Miller Smith Towers	107	1%
Knollcrest Apartments	197	55%
Margaret Robertson Apartments	100	78%
Metrocenter Teachers Apartments	174	N/a
Nashville Christian Towers	175	N/a
Old Hickory Towers	210	N/a
Overlook Ridge	199	76%
Phyllis Wheatley Apartments	81	1%
Radnor Towers	190	1%
Richland Hills Apartments	138	62%
Riverwood Tower Apartments	117	N/a
Shelby Hills Apartments	56	45%
Skyview Apartments	88	68%
The Park At Richards Road Apartment	147	50%
Trevecca Towers East	323	N/a
Trevecca Towers II	162	N/a
Trinity Hills Village Apartments	100	72%
Villa Maria Manor	213	N/a
Wedgewood Towers Apartments	117	1%
Other Multifamily		
15th Ave Baptist Village Manor	25	N/a
Peggy Ann Alsup Arbors	30	N/a
Disciples Village – Nashville	51	N/a
Heartland Christian Tower	57	N/a
Project Independence	18	N/a
Hagy Commons	16	N/a
Spruce Street House Of Hope	15	N/a
Haleys Park	14	N/a
Home Mission Haven	29	N/a
Spruce Street Golden Manor	23	4%
Nashville VOA Living Center	12	N/a
Note 1: Percentages may not add to 100 due to rounding error.		
Note 2: Data Sources: APSH Note 3: Refer to the Data Documentation for details (www.hudexchange.info).		

HUD Table 11 Excerpt: Publicly Supported Housing by Program Category & Units by Number of Bedrooms

	Households in 0-1 Bedroom Units	Households in 2 Bedroom Units	Households in 3+ Bedroom Units
Housing Type	#	#	#
Public Housing	2,091	1,735	1,259
Project-Based Section 8	3,121	1,167	495
Other Multifamily	250	7	0
HCV Program	1,458	2,635	2,326

Note 1: Data Sources: APSH
 Note 2: Refer to the Data Documentation for details (www.hudexchange.info).

MDHA Table C.2 in section V.C.1.a.iii highlights the need for units to accommodate families.

MDHA Table C.2: Waitlist for Public Housing Family & Contemporary Properties

	# Number of Units	Total on Waitlist	# of Bedrooms				
			1	2	3	4	5
Family Properties							
Andrew Jackson Courts	374	4423	2296	1135	992		
Cayce	716	1175	578	314	208	51	24
Cheatham Place	314	4422	2325	1128	969		
Cumberland View	226	3325	1786	818	528	148	45
Edgehill Apartments	380	3622	2018	824	526	171	83
Napier	378	2271	1397	361	513		
Neighborhood Housing	346	5965	2727	1714	1133	391	
Sudekum	443	2100		1312	638	107	43
Contemporary Properties							
Historic Preston Taylor	274	4462	1747	1448	898	268	101
John Henry Hale	188	5091	1956	1655	1061	419	
Parkway Terrace	125	3647	1477	1191	694	209	76
Vine Hill Apartments	136	4276	1676	1394	1206		

d. Describe the differences in rates of renter and owner occupied housing by race/ethnicity in the jurisdiction and region.

Data in HUD Table 16 provides homeownership and rental rates by race/ethnicity for both Nashville and the MSA.

HUD Table 16: Homeownership and Rental Rates by Race/Ethnicity

Race/Ethnicity	(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction				(Nashville-Davidson--Murfreesboro-- Franklin, TN) Region			
	Homeowners		Renters		Homeowners		Renters	
	#	%	#	%	#	%	#	%
White, Non-Hispanic	103,280	73.56%	59,565	51.19%	364,950	85.01%	136,705	63.16%
Black, Non-Hispanic	26,634	18.97%	40,429	34.75%	41,540	9.68%	53,990	24.95%
Hispanic	5,183	3.69%	11,464	9.85%	10,985	2.56%	17,295	7.99%
Asian or Pacific Islander, Non-Hispanic	3,523	2.51%	2,864	2.46%	7,169	1.67%	4,767	2.20%
Native American, Non- Hispanic	266	0.19%	215	0.18%	840	0.20%	414	0.19%
Other, Non-Hispanic	1,472	1.05%	1,850	1.59%	3,835	0.89%	3,239	1.50%
Total Household Units	140,395	-	116,355	-	429,325	-	216,430	-

Note 1: Data presented are numbers of households, not individuals.

Note 2: Data Sources: CHAS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

- **Nashville**

- *Renters by Race and Ethnicity*

Not surprisingly, the proportions of renters are the opposite of the proportions of owners when compared to their overall proportion of the population. For instance, White households are overrepresented as owners compared to their overall population, whereas they are underrepresented as renters (51.2% of renters vs. 63.4% of all households). For Black households, it is 34.8% of renters compared to 26.1% of all households. For Hispanic households, it is 9.9% of renters compared to 6.5% of all households. The remaining groups rent at a rate about even with their proportion of the overall population.

- *Homeowners by Race and Ethnicity*

In Nashville, White households own homes at a greater proportion than their proportion of the overall population (73.6% of owners vs. 63.4% of all households). Black and Hispanic households own homes at a lower proportion than their proportion of the overall population. For Blacks, it is 19% of owners compared to 26.1% of all households. For Hispanics, it is 3.7% of owners compared to 6.5% of all households. The remaining groups own homes at a rate about even with their proportion of the overall population.

- **Region**

- *Renters by Race and Ethnicity*

Like the city, the proportions of renters are the opposite of the proportions of owners when compared to their overall proportion of the population. For instance, White

households are overrepresented as owners compared to their overall population, whereas they are underrepresented as renters (63.2% of renters vs. 77.7% of all households). For Black households, it is 25% of renters compared to 14.8% of all households. For Hispanic households, it is 8% of renters compared to 4.4% of all households. The remaining groups rent at roughly the same rate as their proportion of the overall population.

- *Homeowners by Race and Ethnicity*

In the region, the proportion of White households that own homes is higher than their overall proportion of the population (85% of owners vs. 77.7% of all households). Black and Hispanic households own homes at a lower proportion than their proportion of the overall population. For Blacks, it is 9.7% of owners compared to 14.8% of all households. For Hispanics, it is 2.6% of owners compared to 4.4% of all households. The remaining groups own homes at a rate about even with their proportion of the overall population.

Home Mortgage Loan Disclosure Act (HMDA)

2015 HMDA data for the Nashville-Davidson MSA on the following pages shows that for FHA, FSA/RHS, and VA home purchase loans (1-4 family and manufactured homes), Native Hawaiian/Other Pacific Islander households had the highest total percentage of loans originated (88.24%), followed by White households (76.51%). Black households had the lowest total percentage of loans originated (68.52%) and the highest total percentage of applications denied (15.97%). American Indian/Alaskan Native households had the lowest total percentage of applications denied (7.50%), followed by White households (9.30%).

For conventional loans, White households had the highest total percentage of loans originated (77.51%) and the lowest total percentage of applications denied (7.42%). Black households had the lowest total percentage of loans originated (65.54%) and the highest percentage of applications denied (17.57%).

White households submitted more total applications for conventional loans (23,273) than for FHA, FSA/RHS, and VA home purchase loans (13,053); Black households submitted twice as applications for FHA, FSA/RHS, and VA home purchase loans (1,922) than for conventional loans (888).

HMDA data tables are presented in section V.B.i.1.d.

2. Additional Information

- a. Beyond the HUD-provided data, provide additional relevant information, if any, about disproportionate housing needs in the jurisdiction and region affecting groups with other protected characteristics.**

Gender

HMDA data shows that for all racial/ethnic groups except White (American Indian/Alaskan Native, Asian, Black, and Native Hawaiian/Other Pacific Islander), males were more likely to have conventional home purchase loans originated than females. For White, the percentage of conventional loan originations for females was slightly higher (76.89%) than for males (76.33%). For conventional loans in 2015, males were more likely to apply (8,387 applications) than females (5,538 applications).

For FHA, FSA/RHS, and VA home purchase loans, males are also more likely to apply (6,164) than are females (4,164). However, females had the higher percentages of loans originated for all ethnic groups except for Native Hawaiian/Other Pacific Islander.

MDHA data provided below and discussed in section V.C. shows that although females represent a little over half of Metro's population, they are the predominate gender in Public Housing and HCV programs. As discussed in section V.C, most Public Housing properties are located in R/ECAPs.

MDHA Table C.1: Gender of Residents in Public Housing & HCV Programs

Gender	Region		Metro Nashville		Public Housing		HCV Program	
	#	%	#	%	#	%	#	%
Male	816,628	48.87%	303,540	48.44%	4,128	37.28%	5,596	35.99%
Female	854,262	51.13%	323,141	51.56%	6,944	62.71%	9,951	64.01%

Note 1: Data for Region and Metro Nashville is from HUD Table 1.
Note 2: Percentages for Public Housing do not equal 100% due to some residents not reporting gender.

Disability and Age

Housing needs related to disability (including chronic homelessness) and age are discussed in section V.D.

Religion and LEP

As discussed previously, the path to homeownership for some Muslims is particularly difficult because Sharia Law prohibits the collection of interest, which in effect, bars them from applying for conventional loans. In addition, lending information and documents are usually only in English, making lending programs inaccessible to persons with limited English proficiency.

During the community engagement process, stakeholders and members of the public reported that some landlords take advantage of immigrants, particularly those that are undocumented by charging exorbitant rents, especially when a tenant does not have a social security card. It was also reported that landlords fail to make repairs and allow these tenants to live in deplorable conditions. Stakeholders commented that most immigrants will not report these issues for fear of losing their housing.

- b. The program participant may also describe other information relevant to its assessment of disproportionate housing needs. For PHAs, such information may include a PHA's overriding housing needs analysis.**

Affordable Housing, in General

A lot of discussion has occurred in recent years regarding housing affordability in Nashville. In developing NashvilleNext (adopted 2015), Metro's 25-year General Plan, the Metro Planning Department included a section on housing. See: http://www.nashville.gov/Portals/0/SiteContent/Planning/docs/NashvilleNext/PlanVolumes/next-volume2-Elements_Housing.pdf. This was followed up by Mayor Barry's Housing Priorities and Action Plan for 2016-2017 which focuses on how Metro can fund, build, preserve, and retain affordable housing options through a variety of tools. See: <http://www.nashville.gov/Portals/0/SiteContent/MayorsOffice/AffordableHousing/docs/HousingPrioritiesandActionPlan.pdf>. Most recently, the Mayor's Office released *Housing Nashville* (May 2017), which is intended to be a working document outlining the housing needs goals, and available tools for ensuring that all Nashvillians have access to housing options. In addition, the report will be used to inform housing policies, guide funding priorities, and provide direction for the city, its partners, and stakeholders for the next 10 years. The report includes a housing gaps analysis by income and tenure from 2000-2015, a projection of housing needs for 2015-2025, and a description of tools to address housing needs (some of which have been discussed throughout the AFH). (<http://www.nashville.gov/Portals/0/SiteContent/MayorsOffice/AffordableHousing/Housing%20Nashville%20FINAL.pdf>).

The following are policy recommendations included in the report:

1. Increase housing choices that are affordable, available, and accessible to all new and existing Nashvillians, maintaining economic and social diversity.
2. Create tools that encourage context sensitive developments in Nashville's neighborhoods.
3. Reduce the negative effects of gentrification in Nashville's growing residential markets.
4. Empower residents and neighborhoods to take part in policy and decision-making.
5. Utilize an equitable development approach rooted in values of equity and diversity, holistic strategy, racial equity, and community partnerships.
6. Emphasize green building and energy efficiency in housing construction and rehabilitation.

In addition, the report lists the following as priority populations:

- Extremely low-income households (0-30% of median household income)
- Seniors (over age 62)
- New Americans
- Persons with disabilities
- Veterans
- Youth
- Persons formerly incarcerated.

PHA Housing Needs

MDHA is the public housing authority (PHA) in Nashville, and its portfolio includes public housing and housing choice voucher programs. An analysis of these programs in relation to Segregation, R/ECAP, and Access to Opportunity, as well as demand for public housing and HCVs is included in section V.C. Publicly Supported Housing Analysis.

3. Contributing Factors of Disproportionate Housing Needs

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disproportionate housing needs.

The following contributing factors were identified during the community engagement process.

- **Availability of affordable units in a range of sizes**
 - There are not enough units for families. Families either live in apartments that are too small or more than one family lives together. This overcrowding can contribute to bug and rodent infestation. It is believed that this situation is more prevalent with Foreign-born residents.
 - Waiting lists for public housing properties illustrate the need for affordable housing for all bedroom sizes.
- **Displacement of residents due to economic pressures**
 - It was reported that low-income people of color and seniors are being pushed out of their homes in hot areas. The problems of gentrification and displacement are exacerbated when developers have no ties to the community.
 - Some developers are calling Metro Codes to put pressure on people to sell.
 - Apartments are being sold and tenants are only provided 30 days' notice; some tenants only are given a few weeks to move out.
 - Some people sell because they cannot afford the taxes.

- “As housing costs increase, residents become cost burdened and must seek more affordable housing elsewhere. In many neighborhoods this has resulted in the displacement of residents, and drastic neighborhood change as existing homes are upgraded or replaced with new construction.” (*HUDII - 190 Adopted June 22, 2015 Housing*)
- **Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking**
 - It is not easy for a woman experiencing abuse to move away from abuse.
 - Landlords do not want to rent to domestic violence victims.
- **Lack of access to opportunity due to high housing costs**
 - Some people cannot afford to pay 30% of their income for rent.
 - Some landlords on the HCV list are charging \$1500-\$1600 for one bedroom apartments.
 - People have to live in overcrowded conditions because they cannot afford to live on their own.
 - The Mayor’s *Housing Nashville* report provides the need for affordable housing by income group.
- **Land use and zoning laws**
 - Inclusionary housing needs to be implemented equitably throughout the county rather than concentrated in certain areas, especially where affordable housing already exists. For example, residents in Bordeaux feel as if they have disproportionate share of affordable housing in their community and would like for Metro-owned property there to be used for market-rate housing.
 - Some residents there is disparity in rezoning efforts, where one owner can get property rezoned but a neighbor cannot.
- **Lending discrimination**
 - It was reported that African-Americans and Hispanics are offered higher interest rates than Whites.
 - There are traditional perks for homeownership for middle and higher income such as tax and interest incentives. The problem for lower income individuals is having enough for the down payment and adequate credit history.
 - HMDA data shows that African-Americans are least likely to get a home loan than those of other races.
- **Loss of Affordable Housing**
 - Too much of Nashville’s housing stock is being demolished, and Nashville is running out of affordable areas in which to live.

- According to the *Housing Nashville* report, Nashville has lost more than 20% of its affordable housing stock since 2000.

- **Source of income discrimination**

- Landlords charge exorbitant rents when the tenant does not have a social security card.
- Landlords charge extra fees when the tenant has a voucher or ask the tenant how s/he will pay for utilities.
- Landlords refuse voucher-holders who have no income in favor of a voucher-holder with an income.

V.C. PUBLICLY SUPPORTED HOUSING ANALYSIS

Overview

Key Terms Used in this Section

- *AMP (Asset Management Project)*: Grouping of different public housing properties located at different sites as one development.
- *HCV (Housing Choice Voucher) Program*: Tenant-based rental assistance program administered by MDHA, includes HCVs awarded by MDHA to certain projects. For the purpose of the data used by HUD, HCV also includes Levy Place, which has been converted under RAD.
- *LIHTC (Low-Income Housing Tax Credit) Program*: A program created under the U.S. Tax Code to provide incentives for affordable housing development and is administered in Tennessee by the Tennessee Housing Development Agency. For more information, please visit: <https://thda.org/business-partners/lihtc>.
- *Other Multifamily*: Different HUD programs, such as Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities that are managed and operated by separate private ownership entities.
- *RAD (Rental Assistance Demonstration)*: HUD program that allows public housing authorities, such as MDHA, to convert its business model from annual contribution contracts to long-term, project-based Section 8 contracts.
- *Project-Based Section 8*: As used in this report, contracts between privately-owned and operated developments and HUD for rental housing. (It does not include RAD contracts.)
- *Public Housing*: Housing operated by MDHA that is subsidized by annual contribution contracts. (Because of the timing of the HUD data release, includes some properties that have been converted under RAD.)
- *Publicly Supported Housing*: This is a general term used for housing assisted, subsidized, or financed with funding through federal, state, or local agencies as well as housing that is financed or administered by or through any such agencies or programs.

Understanding the Data

- *HUD-provided data:* HUD has provided limited data on the HCV program, LIHTC, Other Multifamily, Project-Based Section 8, and Public Housing. HUD-provided data for Public Housing is by AMP, and data is aggregated for the AMP development and not provided for individual properties that comprise the AMP. For example, the Parthenon AMP includes three properties: Carleen Batson Waller Manor, Hadley Park Towers, and Parthenon Towers. Also, HUD-provided data used in this analysis was released in January 2017. At the time of the data release, MDHA had converted three (3) properties under RAD; however, only Levy Place is not reflected in the HUD-provided data on Public Housing. Data on the other two (2) converted properties, John Henry Hale and Cumberland View, is still reflected in Public Housing. Also, when a development includes more than one category of publicly supported housing, numbers for each type are reported; therefore, **numbers may be duplicated.** (See MDHA Table C.14 beginning on page V.C.-31 for a list of all developments sorted by census tract to see which developments have more than one category.) The methodology for HUD-provided data is available at: <https://www.hudexchange.info/resources/documents/AFFH-Data-Documentation.pdf>.
- *Local data:* Data collected and maintained by MDHA.

C.1.a. Publicly Supported Housing Demographics

- Are certain racial/ethnic groups more likely to be residing in one program category of publicly supported housing than other program categories (public housing, project-based Section 8, Other Multifamily Assisted developments, and Housing Choice Voucher (HCV)) in the jurisdiction?**

According to the excerpt from HUD Table 6 below, 63.45% of households in Metro Nashville are White; 26.12% are Black; 6.49% are Hispanic; and 2.27% are Asian or Pacific Islander. However, data provided below shows that Black households are the predominant racial/ethnic group residing in all types of publicly supported housing, comprising 76.42% (12,581) of HUD's estimated 16,464 publicly supported housing units in Nashville-Davidson County. Moreover, a disproportionate number of Black households reside in Public Housing (89.23%) and Other Multifamily units (73.23%) and participate in the HCV program (83.86%).

The percentage of White households that live in publicly supported housing is approximately 22%, and White households are more likely to live in HUD-administered Project-Based Section 8 housing than any other type of publicly supported housing. A little over 1% of households residing in publicly supported housing are Hispanic, and less than 1% are Asian or Pacific Islander households. Hispanic households are more likely to live in Project-Based Section 8 housing and Public Housing, while Asian or Pacific Islander Households are more likely to live in Project-Based Section 8 housing.

**HUD Table 6 Excerpt: Publicly Supported Households by Race/Ethnicity
Nashville-Davidson County**

(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction									
	RACE/ETHNICITY								Total
	White		Black		Hispanic		Asian or Pacific Islander		
Housing Type	#	%	#	%	#	%	#	%	#
Public Housing	469	9.27%	4,514	89.23%	70	1.38%	6	0.12%	5,059
Project-Based Section 8	2,095	44.03%	2,504	52.63%	90	1.89%	59	1.24%	4,748
Other Multifamily	67	26.38%	186	73.23%	1	0.39%	0	0.00%	254
HCV Program	969	15.11%	5,377	83.86%	45	0.70%	12	0.19%	6,403
Total Units	3,600	21.87%	12,581	76.42%	206	1.25%	77	0.47%	16,464
Total Households	162,900	63.45%	67,058	26.12%	16,662	6.49%	6,339	2.47%	252,959

Note 1: Data Sources: Decennial Census; APSH; CHAS.
 Note 2: #s presented are numbers of households not individuals.
 Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

ii. Compare the racial/ethnic demographics of each program category of publicly supported housing for the jurisdiction to the demographics of the same program category in the region.

Analysis of the HUD-provided data in an excerpt from Table 6 below shows that 79.06% of publicly supported housing in the region is located in Metro Nashville. More specifically within the region, 92.12% of Public Housing, 87.71% of Project-Based Section 8 housing, 82.20% of Other Multifamily housing, and 66.63% of HCVs are located in Metro Nashville.

Black (14.79%), Hispanic (4.38%), and Asian or Pacific Islander (1.85%) households in the region are lower than in Nashville (26.12%, 6.49%, and 2.47% respectively), while the percentage of White households in the region (77.69%) is higher than in Nashville (63.45%). Similarly, a slightly less percentage of Black households in the region (70.96%) reside in publicly supported housing of any type as compared to the percentage in Metro Nashville (76.06%), while the percentage of White households residing in publicly supported housing of any type in the region (27.38%) is slightly higher than in Nashville (21.87%). The percentage of Hispanic and Asian or Pacific Islander households residing in publicly supported housing is relatively the same in the region (1.26% and 0.40%, respectively) as in Nashville (1.25% and 0.47%, respectively).

As in Nashville, a disproportionate number of Black households in the region (86.85%) reside in Public Housing. Also as in Nashville, White households in the region are more likely to reside in Project-Based Section 8 housing than in other types of publicly supported housing; however, the percentages of White households in the region residing in Other Multifamily housing (38.51%) and participating in the HCV program

(24.51%) are greater than in Nashville (26.38% and 15.11%, respectively). The percentage of Black households in the region residing in Project Based Section 8 housing (49.12%) and Other Multifamily Housing (60.84%) and participating in the HCV program (74.30%) is less than in Nashville (52.63%, 73.23%, and 83.86%, respectively).

**HUD Table 6 Excerpt: Publicly Supported Households by Race/Ethnicity
Regional Comparison**

(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction									
	Race/Ethnicity								Total
	White		Black		Hispanic		Asian or Pacific Islander		
Housing Type	#	%	#	%	#	%	#	%	#
Public Housing	469	9.27%	4,514	89.23%	70	1.38%	6	0.12%	5,059
Project-Based Section 8	2,095	44.03%	2,504	52.63%	90	1.89%	59	1.24%	4,748
Other Multifamily	67	26.38%	186	73.23%	1	0.39%	0	0.00%	254
HCV Program	969	15.11%	5,377	83.86%	45	0.70%	12	0.19%	6,403
Total Units	3,600	21.87%	12,581	76.42%	206	1.25%	77	0.47%	16,464
Total Households	162,900	63.45%	67,058	26.12%	16,662	6.49%	6,339	2.47%	252,959
(Nashville-Davidson--Murfreesboro--Franklin, TN) Region									
	White		Black		Hispanic		Asian or Pacific Islander		Total
	#	%	#	%	#	%	#	%	
Public Housing	630	11.46%	4,774	86.85%	81	1.47%	7	0.13%	5,492
Project-Based Section 8	2,593	47.81%	2,664	49.12%	95	1.75%	61	1.12%	5,413
Other Multifamily	119	38.51%	188	60.84%	2	0.65%	0	0.00%	309
HCV Program	2,359	24.51%	7,151	74.30%	84	0.87%	16	0.17%	9,610
Total Units	5,701	27.38%	14,777	70.96%	262	1.26%	84	0.40%	20,824
Total Households	501,681	77.69%	95,536	14.79%	28,290	4.38%	11,922	1.85%	637,429
Note 1: Data Sources: Decennial Census; APSH; CHAS.									
Note 2: #s presented are numbers of households not individuals.									
Note 3: #s presented are numbers of households not individuals.									

iii. Compare the demographics, in terms of protected class, of residents of each program category of publicly supported housing (public housing, project-based Section 8, Other Multifamily Assisted developments, and HCV) to the population in general, and persons who meet the income eligibility requirements for the relevant program category of publicly supported housing in the jurisdiction and region. Include in the comparison, a description of whether there is a higher or lower proportion of groups based on protected class.

The seven (7) protected classes under the Fair Housing Act are: race, color, national origin, religion, sex, disability, and families with children. Demographic comparisons, in terms of protected classes, are based on HUD-provided data and local (MDHA) data, where available.

Generally, all publicly supported housing serves households with incomes at or below 80% of the Area Median Income (AMI), and typically, public housing and the HCV program serves housing at or below 30% AMI, while the LIHTC program serves households with incomes at or below 60% AMI.

Race and Ethnicity

HUD has provided data on Race/Ethnicity and income ranges for Metro Nashville and the region. Data from HUD Table 6, provided below, shows that low-income Black households are more likely to participate in publicly supported housing than low-income White households. Black households represent 26.12% of Nashville's total households and 34.63% of Black households in the county are low-income; however, Black households represent 76.42% of households in publicly supported housing. Conversely, White households comprise 63.45% of total households in Nashville, and 47.78% of White households are low-income; but only 21.87% of total households in publicly supported housing are White. The percentages of Black and White households in Nashville with incomes below 30% AMI are nearly the same, at 42.74% and 43.90% respectively; however, Black households are the overwhelmingly predominant racial/ethnic group participating in Public Housing (89.23% of total households) and the HCV program (83.86% of total households).

Regional data shows an even sharper contrast. Approximately 77.69% of total households in the region are White, and 62.61% of White households are low income; yet White households represent 27.28% of total households in publicly supported housing. Black households represent 14.79% of the region's total households and 21.17% of Black households are low-income; in the region, 70.96% of total households participating in publicly supported housing are Black. In looking at data for households with incomes below 30% AMI in the region, 61.45% of households are White and 27.78% are Black. As in Nashville, however, Black households are the overwhelmingly predominant racial/ethnic group participating in Public Housing (86.85% of total households) and the HCV program (74.30% of total households).

Hispanic households represent 6.49% of Nashville's households and 9.85% of those with low incomes. They represent 1.25% of households in publicly supported housing. Asian or Pacific Islander households represent 2.47% of Nashville's households and 1.91% of those with low incomes. They represent 0.47% of households in publicly supported housing.

HUD Table 6 Excerpt: Publicly Supported Households by Race/Ethnicity & Income – Regional Comparison

(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction									
	Race/Ethnicity								TOTAL
	White		Black		Hispanic		Asian or Pacific Islander		
Housing Type	#	%	#	%	#	%	#	%	#
Public Housing	469	9.27%	4,514	89.23%	70	1.38%	6	0.12%	5,059
Project-Based Section 8	2,095	44.03%	2,504	52.63%	90	1.89%	59	1.24%	4,748
Other Multifamily	67	26.38%	186	73.23%	1	0.39%	0	0.00%	254
HCV Program	969	15.11%	5,377	83.86%	45	0.70%	12	0.19%	6,403
Total PSH Units	3,600	21.87%	12,581	76.42%	206	1.25%	77	0.47%	16,464
Total Households	162,900	63.45%	67,058	26.12%	16,662	6.49%	6,339	2.47%	252,959
0-30% of AMI	16,555	43.90%	16,116	42.74%	3,673	9.74%	598	1.59%	36,942
0-50% of AMI	28,472	40.90%	27,080	38.90%	7,124	10.23%	1,153	1.66%	63,829
0-80% of AMI	55,714	47.78%	40,381	34.63%	11,485	9.85%	2,231	1.91%	109,811
(Nashville-Davidson--Murfreeseboro--Franklin, TN) Region									
	Race/Ethnicity								TOTAL
	White		Black		Hispanic		Asian or Pacific Islander		
Housing Type	#	%	#	%	#	%	#	%	#
Public Housing	630	11.46%	4,774	86.85%	81	1.47%	7	0.13%	5,492
Project-Based Section 8	2,593	47.81%	2,664	49.12%	95	1.75%	61	1.12%	5,413
Other Multifamily	119	38.51%	188	60.84%	2	0.65%	0	0.00%	309
HCV Program	2,359	24.51%	7,151	74.30%	84	0.87%	16	0.17%	9,610
Total PSH Units	5,701	27.38%	14,777	70.96%	262	1.26%	84	0.40%	20,824
Total Households	501,681	77.69%	95,536	14.79%	28,290	4.38%	11,922	1.85%	637,429
0-30% of AMI	47,024	61.45%	21,255	27.78%	5,660	7.40%	1,044	1.36%	74,983
0-50% of AMI	82,044	54.39%	36,846	24.43%	11,492	7.62%	2,103	1.39%	132,485
0-80% of AMI	164,628	62.61%	55,660	21.17%	18,555	7.06%	3,925	1.49%	242,768
Note 1: Data Sources: Decennial Census; APSH; CHAS									
Note 2: #s presented are numbers of households not individuals.									
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).									

Gender

HUD does not provide data on gender and income. However, MDHA has this information for the Public Housing and HCV programs. The data below shows that although females represent a little over half of Nashville's population, they are the predominate gender in Public Housing and HCV programs.

MDHA Table C.1: Gender of Residents in Public Housing & HCV Programs

Gender	Region		Metro Nashville		Public Housing		HCV Program	
	#	%	#	%	#	%	#	%
Male	816,628	48.87%	303,540	48.44%	4,128	37.28%	5,596	35.99%
Female	854,262	51.13%	323,141	51.56%	6,944	62.71%	9,951	64.01%

Note 1: Data for Region and Metro Nashville is from HUD Table 1.
 Note 2: Percentages for Public Housing do not equal 100% due to some residents not reporting gender.

Disability

HUD does not provide data on persons with disabilities by income. However, HUD has provided data on disability by type of publicly supported housing program for both Metro Nashville and the region. As indicated in HUD Table 15 below, persons with disabilities in Nashville are more likely to live in Other Multifamily than any other type of publicly supported housing; while in the region, persons with disabilities are more likely to live in Public Housing. However, the percentage of persons with disabilities residing in each category of publicly supported housing is fairly proportional for Nashville and the region.

HUD Table 15: Disability by Publicly Supported Housing Program Category

(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction	People with a Disability	
	#	%
Public Housing	1,165	22.87%
Project-Based Section 8	983	20.45%
Other Multifamily	66	24.26%
HCV Program	1,159	17.76%
(Nashville-Davidson--Murfreesboro--Franklin, TN) Region		
Public Housing	1,240	22.39%
Project-Based Section 8	1,039	18.95%
Other Multifamily	67	20.43%
HCV Program	1,810	18.45%

Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.
 Note 2: Data Sources: ACS
 Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

Families with Children

HUD Table 1 in Section V.A. shows that families with children comprise 44.70% of households in Nashville and 45.97% of households in the region. HUD does not provide data on families with children by income but has provided data on the percentage of households for properties in Public Housing, Project-Based Section 8, and Other Multifamily for Metro Nashville. **(Note that data for Public Housing is provided for each AMP, not property. See page V.C.-14 for more information.)** As the excerpt from Table 8 shows, families with children are more likely to live in Public Housing than in Project-Based Section 8 and are not likely to live in Other Multifamily

housing. This is likely due to unit sizes in each of the publicly supported housing categories, with Other Multifamily only having 7 2-bedroom units and no 3+-bedroom units, as the excerpt from HUD Table 11 below shows.

HUD Table 8 Excerpt: Families with Children by Certain Publicly Supported Housing Category

Development Name	# of Units	% of HH with Children
Public Housing (by AMP)		
Andrew Jackson Courts	560	46%
Levy Place	125	80%
Historic Preston Taylor Apartments	274	75%
Edgehill Apartments	555	49%
Cayce Place	713	73%
Vine Hill Apartments	136	69%
Napier Place	818	72%
Neighborhood Housing	368	70%
Edgefield Manor	220	0%
Cheatham Place	537	50%
Preston Taylor Neighborhood Housing	40	90%
Madison Towers	210	0%
Parthenon Towers	502	1%
Vine Hill Towers	147	N/a
Project-Based Section 8		
Berkshire Place Apartments	195	69%
Charter Village Apartments	220	67%
Chippington Towers	1	N/a
Chippington Towers	417	N/a
Cumberland View Towers	150	N/a
CWA Apartments I	176	96%
CWA Apartments II	76	74%
Dandridge Towers	153	N/a
Fallbrook Apartments	244	73%
Haynes Garden Apartments	208	64%
Hickory Forest	90	47%
Hickory Hollow Towers	154	1%
John L. Glenn Residential Center	47	2%
Kelly Miller Smith Towers	107	1%
Knollcrest Apartments	197	55%
Margaret Robertson Apartments	100	78%
Metrocenter Teachers Apartments	174	N/a
Nashville Christian Towers	175	N/a
Old Hickory Towers	210	N/a
Overlook Ridge	199	76%
Phyllis Wheatley Apartments	81	1%

Project-Based Section 8		
Radnor Towers	190	1%
Richland Hills Apartments	138	62%
Riverwood Tower Apartments	117	N/a
Shelby Hills Apartments	56	45%
Skyview Apartments	88	68%
The Park At Richards Road Apartment	147	50%
Trevecca Towers East	323	N/a
Trevecca Towers II	162	N/a
Trinity Hills Village Apartments	100	72%
Villa Maria Manor	213	N/a
Wedgewood Towers Apartments	117	1%
Other Multifamily		
15th Ave Baptist Village Manor	25	N/a
Peggy Ann Alsup Arbors	30	N/a
Disciples Village – Nashville	51	N/a
Heartland Christian Tower	57	N/a
Project Independence	18	N/a
Hagy Commons	16	N/a
Spruce Street House Of Hope	15	N/a
Haleys Park	14	N/a
Home Mission Haven	29	N/a
Spruce Street Golden Manor	23	4%
Nashville VOA Living Center	12	N/a
Note 1: Percentages may not add to 100 due to rounding error.		
Note 2: Data Sources: APSH		
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).		

HUD Table 11 Excerpt: Publicly Supported Housing by Program Category & Units by Number of Bedrooms

	Households in 0-1 Bedroom Units	Households in 2 Bedroom Units	Households in 3+ Bedroom Units
Housing Type	#	#	#
Public Housing	2,091	1,735	1,259
Project-Based Section 8	3,121	1,167	495
Other Multifamily	250	7	0
HCV Program	1,458	2,635	2,326
Note 1: Data Sources: APSH			
Note 2: Refer to the Data Documentation for details (www.hudexchange.info).			

The Public Housing waitlist for family and contemporary properties highlights the need for units to accommodate families as illustrated below.

MDHA Table C.2: Waitlist for Public Housing Family & Contemporary Properties

	# Number of Units	Total on Waitlist	# of Bedrooms				
			1	2	3	4	5
Family Properties							
Andrew Jackson Courts	374	4423	2296	1135	992		
Cayce	716	1175	578	314	208	51	24
Cheatham Place	314	4422	2325	1128	969		
Cumberland View	226	3325	1786	818	528	148	45
Edgehill Apartments	380	3622	2018	824	526	171	83
Napier	378	2271	1397	361	513		
Neighborhood Housing	346	5965	2727	1714	1133	391	
Sudekum	443	2100		1312	638	107	43
Contemporary Properties							
Historic Preston Taylor	274	4462	1747	1448	898	268	101
John Henry Hale	188	5091	1956	1655	1061	419	
Parkway Terrace	125	3647	1477	1191	694	209	76
Vine Hill Apartments	136	4276	1676	1394	1206		

In addition to providing data on families with children, HUD also provides in Table 1 information on the percentage of children under age 18 in Nashville (21.76%) and the region (24.40%). The percentage of children living in public housing and in HCV-assisted housing far exceeds their rate in the general population. Data maintained by MDHA shows that 47% of Public Housing residents are under age 18 and 49.64% of household members participating in the HCV program are under age 18.

Religion and National Origin

Neither HUD nor MDHA have data for national origin and religion of residents of publicly supported housing. HUD Table 1 does provide information on National Origin and persons with Limited English Proficiency (LEP) for Metro Nashville and the region. As shown in Table 1, Mexico is the #1 country of origin and Spanish the #1 LEP language in both Nashville and the region.

MDHA captures information through the use of its language line on the number of minutes per language of persons needing language assistance to access MDHA programs. Data for 2015, 2016, and 2017 to date shows that persons speaking Arabic utilized the most number of minutes, followed closely by persons speaking Spanish. This is a departure from the predominant LEP language in Nashville, which is Spanish (4.52% of the population). Although Arabic is the #2 LEP language, it represents 0.74% of the LEP population.

MDHA Table C.3: MDHA Language Line Assistance

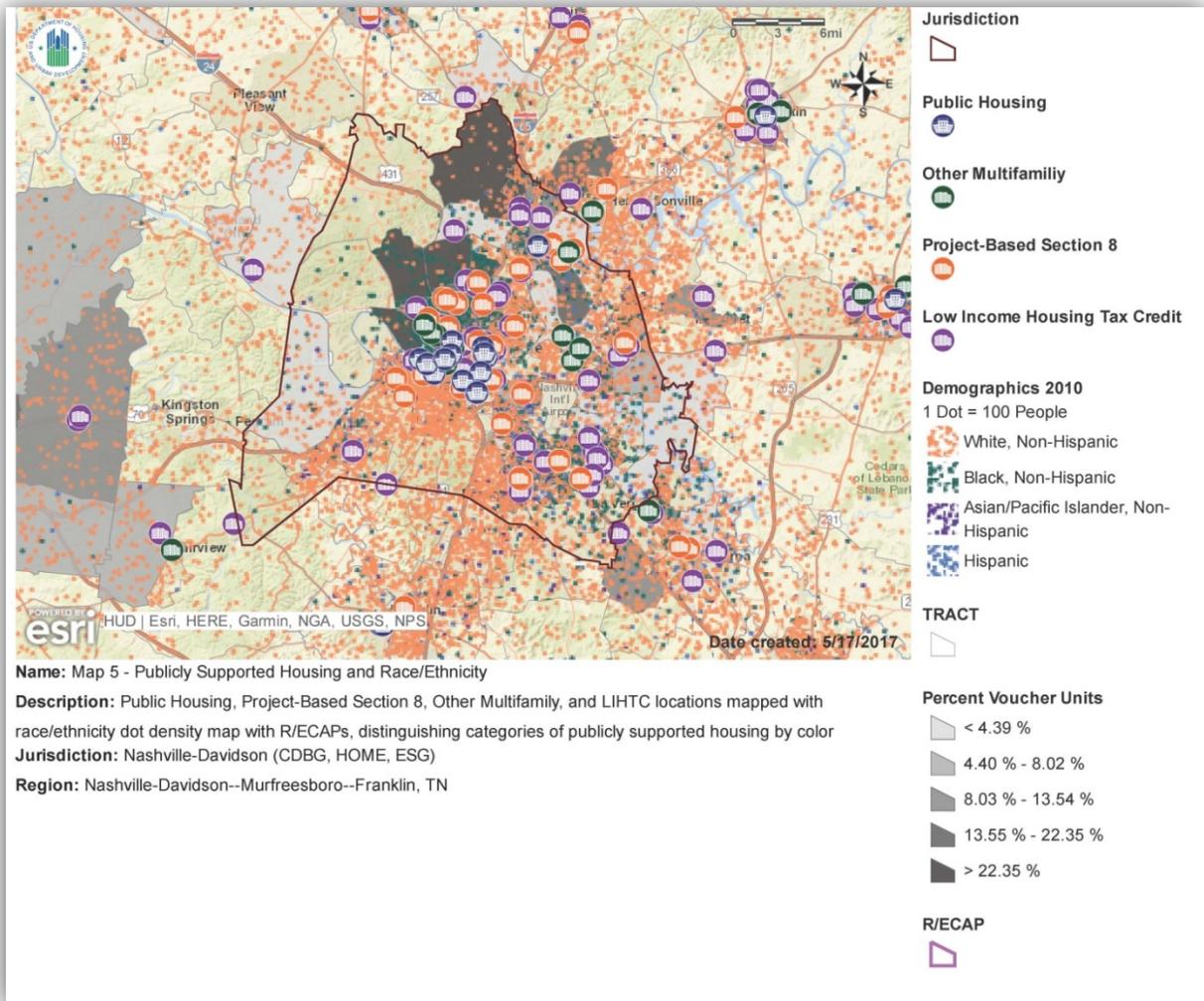
Language	Number of Minutes			
	2017	2016	2015	TOTAL
Arabic	83	67	110	260
Spanish	42	86	95	223
Somali		97	15	112
Amharic		10	51	61
Laotian		37		37
Farsi			29	29
Mandarin		9	18	27
Rundi	9			9
Kinyarwanda			8	8
Total	134	306	326	766

C.1.b. Publicly Supported Housing Location and Occupancy

- i. Describe patterns in the geographic location of publicly supported housing by program category (public housing, project-based Section 8, Other Multifamily Assisted developments, HCV, and LIHTC) in relation to previously discussed segregated areas and R/ECAPs in the jurisdiction and region.

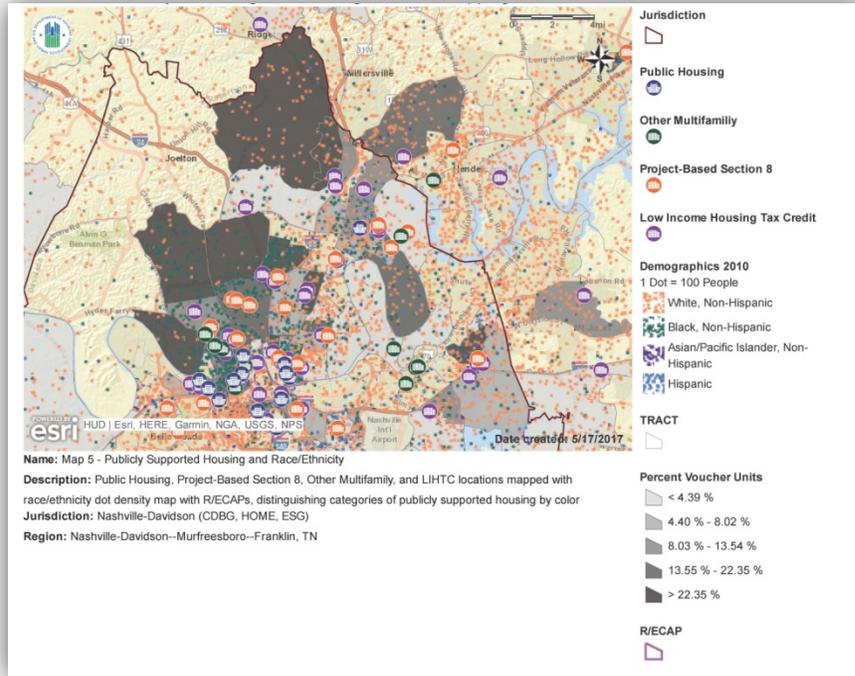
HUD Map 5 on the following page shows the location of all publicly supported housing by category type overlaying demographics and R/ECAP areas for Nashville and the region. **It should be noted that HUD Map 5 does not show every Public Housing property – rather it shows the location of the AMP and aggregates the total number of units in the AMP’s census tract and misrepresents the number of Public Housing units in a particular census tract. Clarification will be provided below.**

HUD Map 5: Publicly Supported Housing with Race/Ethnicity & R/ECAPs Davidson County

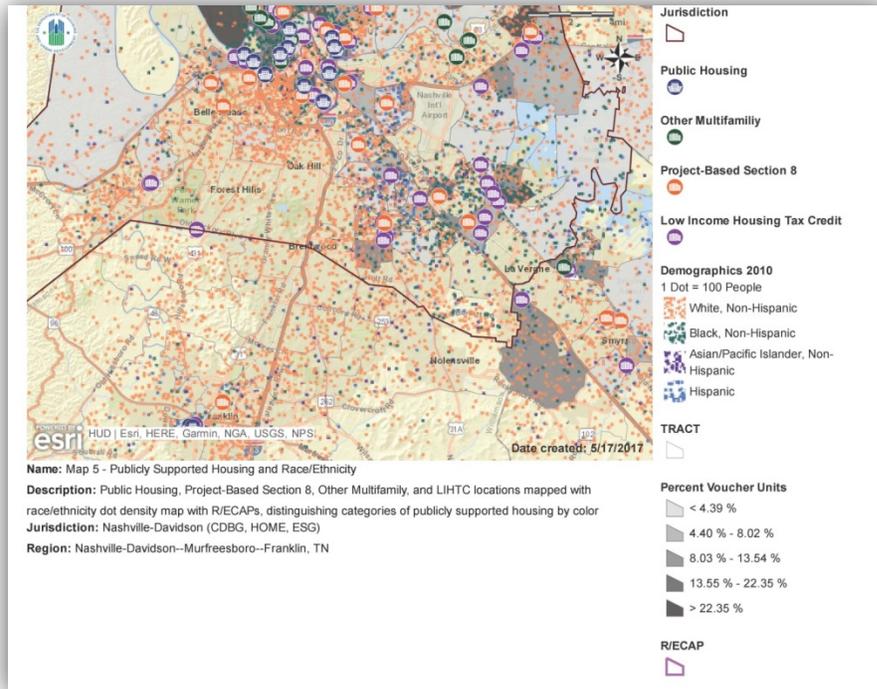


Generally, however, HUD Map 5 shows that publicly supported housing of all types are concentrated in segregated, predominately African-American neighborhoods, such as North Nashville and Bordeaux. In addition, a concentration of publicly supported housing, particularly HCVs and LIHTC projects, are located in the southeast area of the county, where there is a concentration of Hispanic residents. Little to no publicly supported housing is located in predominately White areas of the county, especially in areas south of downtown. These points are illustrated in the following maps, which are inserts of HUD Map 5.

HUD Map 5 Insert: Publicly Supported Housing with Race/Ethnicity & R/ECAPs Davidson County - North of Downtown



HUD Map 5 Insert: Publicly Supported Housing with Race/Ethnicity & R/ECAPs Davidson County - South of Downtown



Publicly supported housing, particularly Public Housing, is predominately located in R/ECAP areas, as R/ECAP boundaries in the preceding maps are barely distinguishable with the overlays. Data in the HUD Table 7 excerpt below shows the percentages of units in R/ECAP and Non-R/ECAP areas, using the AMP data for public housing.

HUD Table 7 Excerpt: R/ECAP and Non-R/ECAP Units by Publicly Supported Housing Category

(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction	Total # units (occupied)	% units (occupied)
Public Housing		
R/ECAP tracts	3,456	67.94%
Non R/ECAP tracts	1,631	32.06%
Total	5,087	
Project-based Section 8		
R/ECAP tracts	546	11.56%
Non R/ECAP tracts	4,178	88.44%
Total	4,724	
Other HUD Multifamily		
R/ECAP tracts	94	37.45%
Non R/ECAP tracts	157	62.55%
Total	251	
HCV Program		
R/ECAP tracts	1,052	16.14%
Non R/ECAP tracts	5,467	83.86%
Total	6,519	
Total PSH Units (Occupied)		
R/ECAP tracts	5,148	31.05%
Non R/ECAP tracts	11,433	68.95%
Total	16,581	

*As previously discussed, HUD data for Public Housing is grouped by AMP – Asset Management Property. More than one Public Housing property can comprise an AMP, and properties within an AMP can be located in more than one census tract. HUD maps show a Public Housing icon tied to the AMP’s main office and aggregates the number of units in the AMP in that census. For Neighborhood Housing, which are scattered sites throughout the county, HUD aggregates the unit count in the census tract in which the Neighborhood Housing office is located and shows only one icon for Neighborhood Housing.

For the purpose of analyzing the extent to which Public Housing is located in R/ECAP areas, HUD data is compared to MDHA data in the table below. MDHA Table C.4 shows the HUD data for each AMP taken from HUD Table 8 and census tract and R/ECAP information from drilling down on HUD Map 5. MDHA Table C.5 is comprised

of internal MDHA data. MDHA Table C.6 compares the aggregate number of Public Housing properties in each R/ECAP census tract using HUD’s and MDHA’s data.

Although MDHA’s data shows 23 less units in R/ECAPs than HUD’s data, it’s how the units are scattered that tells a different story. By using AMP data, HUD shows heavy concentrations of Public Housing units in 7 R/ECAPs. MDHA data shows Public Housing units in 17 R/ECAP census tracts. Of particular note, HUD data has 368 units of Neighborhood Housing in R/ECAP census tract 37014200. However, MDHA data shows Neighborhood Housing units scattered across 36 census tracts, with 175 (50.58%) of the 346 units actually in a R/ECAP. Conversely, HUD data shows that none of the 502 units associated with the Parthenon Towers AMP are in a R/ECAP. The Parthenon Towers AMP includes three (3) properties, and one of those – Hadley Park Towers (154 units) – is located in a R/ECAP. Showing the distribution of Public Housing throughout the county is important when considering investment and services. Nevertheless, using both HUD and MDHA data, 84% of Public Housing units are located in R/ECAPs.

MDHA Table C.4: HUD Public Housing Data by AMP & Census Tract Number

HUD Data (Taken from HUD Table 8 & HUD Map 5)			
AMP Name	# of Units	Census Tract	# in R/ECAP
Andrew Jackson Courts	560	37014200	560
Cayce Place	713	37019300	713
Cheatham Place	537	37019400	537
Edgefield Manor	220	37019300	220
Edgehill Apartments	555	37016200	555
Historic Preston Taylor Apartments	274	37013601	274
Levy Place	125	37011900	0
Madison Towers	210	37010402	0
Napier Place	818	37014800	818
Neighborhood Housing	368	37014200	368
Parthenon Towers	502	37016600	0
Preston Taylor Neighborhood Housing	40	37013601	40
Vine Hill Apartments	136	37016100	136
Vine Hill Towers	147	37016100	147
TOTAL	5205		4368

MDHA Table C.5: MDHA Public Housing Data by AMP, Property, & Census Tract Number

MDHA Data				
AMP Name	Property Name	# of Units	Census Tract	# in R/ECAP
Andrew Jackson Courts	Andrew Jackson Courts	374	37014200	374
	John Henry Hale	188	37014400	188
Cayce Place	Cayce Place	716	37019300	716
Cheatham Place	Cheatham Place	314	37019400	314
	Cumberland View	226	37013700	226
Edgefield Manor	Edgefield Manor	220	37019300	220
Edgehill Apartments	Edgehill Apartments	380	37016200	380
	Gernert Studio Apartments	176	37016200	176
Historic Preston Taylor Apartments	Historic Preston Taylor Apartments	274	37013601	274
Levy Place*	Parkway Terrace	125	37011900	0
Madison Towers	Madison Towers	211	37010402	0
Napier Place	Napier Place	378	37014800	378
	Sudekum Apartments	443	37014800	443
Parthenon Towers	Parthenon Towers	295	37016600	0
	Hadley Park Towers	154	37013602	154
	Carleen B. Waller Manor	53	37016600	0
Preston Taylor Neighborhood Housing	Preston Taylor Neighborhood Housing	40	37013601	40
Vine Hill Apartments	Vine Hill Apartments	136	37016100	136
Vine Hill Towers	Vine Hill Towers	147	37016100	147
Neighborhood Housing (346 Scattered Sites)	Neighborhood Housing	1	37015622	0
		4	37010402	0
		1	37010904	0
		2	37011002	0
		8	37011300	0
		12	37011400	0
		34	37011700	0
		15	37011800	15
		4	37011900	0
		3	37012200	0
		4	37012600	4
		4	37012701	0
		20	37012702	0
		7	37012801	0
		4	37013202	0
		4	37013300	0
8	37013500	0		
15	37013601	15		

		29	37013700	29
		29	37013800	29
		4	37013900	4
		15	37014200	15
		11	37014300	0
		1	37014400	1
		2	37014800	2
		19	37015622	0
		21	37016100	21
		4	37016200	4
		4	37016300	4
		4	37017000	0
		6	37017200	0
		4	37017300	0
		1	37017500	0
		1	37018700	0
		5	37019200	0
		36	37019400	36
Total		5196		4345

**MDHA Table C.6: Comparison of HUD & MDHA Data
Public Housing in R/ECAP Areas**

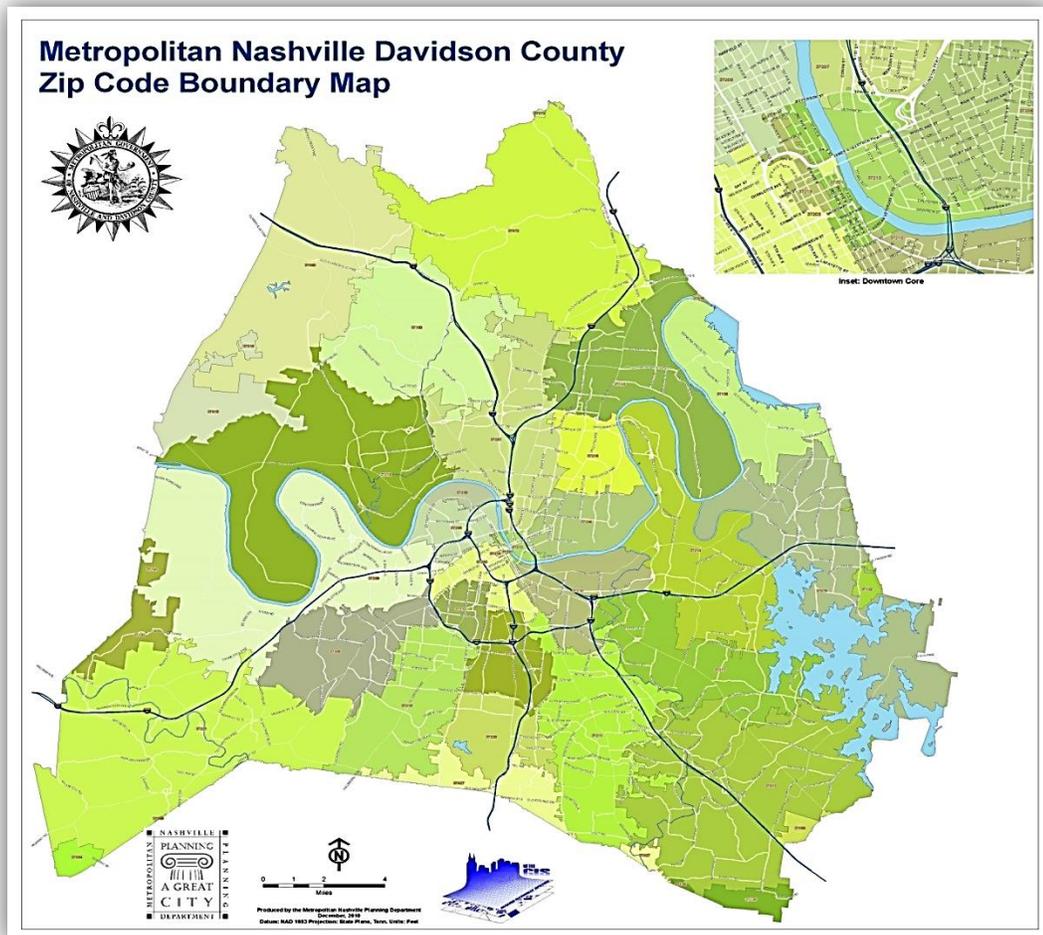
R/ECAP Census Tract	HUD	MDHA
37015803		
37011800		15
37012600		4
37013601	314	329
37013602		154
37013700		255
37013800		29
37013900		4
37014200	928	389
37014400		189
37014800	818	823
37016100	283	304
37016200	555	560
37016300		4
37019300	933	936
37019400	537	350
TOTAL	4368	4345

HUD Map 5 shows the concentration of HCVs in census tracts by degrees of shading. To better understand the distribution of HCVs in Davidson County, MDHA maintains data by zip code. MDHA Table C.7 lists the number of HCVs per zip code as of February 1, 2017. For reference, a Metro Nashville Zip Code Boundary Map that can be the Metro Planning Department maintains is provided below. You can view zip codes by zooming in on an area or visit:

<http://maps.nashville.gov/webimages/MapGallery/PDFMaps/Zip%20Codes.pdf>.

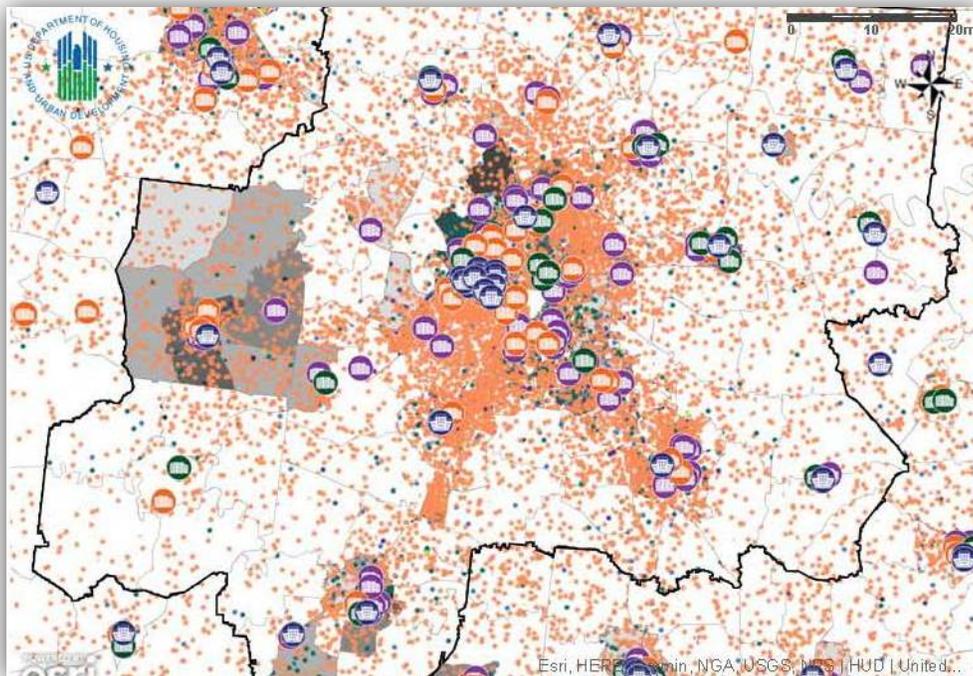
MDHA Table C.7: HCVs by Zip Code

Zip Code	# HCVs	Zip Code	# HCVs	Zip Code	# HCVs
37013	636	37205	3	37214	193
37072	281	37206	379	37215	11
37076	493	37207	1140	37216	209
37115	650	37208	511	37217	288
37138	18	37209	258	37218	266
37189	28	37210	228	37221	53
37203	332	37211	681	37228	98
37204	6	37212	66		



Within the region, publicly supported housing tends to be concentrated in city centers – Columbia, Dickson, Gallatin, Franklin, Lebanon, Murfreesboro – as shown on the map below. In addition, there appears to be a string of publicly supported housing along the Interstate 24 corridor between Nashville and Murfreesboro.

HUD Map 5: Publicly Supported Housing with Race/Ethnicity & R/ECAPs Region



ii. Describe patterns in the geographic location for publicly supported housing that primarily serves families with children, elderly persons, or persons with disabilities in relation to previously discussed segregated areas or R/ECAPs in the jurisdiction and region.

An excerpt from HUD Table 7, below, shows that for Public Housing, families with children are disproportionately more likely to live in Public Housing and live in R/ECAP census tracts than households that are elderly and/or have a person with a disability. Referring to MDHA Table C.5, with the exception of Neighborhood Housing, all but one of MDHA’s family properties (Parkway Terrace) are located in R/ECAPs. Of the three (3) MDHA properties designated for elderly only (Carleen Batson Waller Manor, Edgefield Manor, and Gernert Studios), Carleen Batson Waller Manor is not located in a R/ECAP. Of the four (4) MDHA properties designated for elderly or disabled only (Hadley Park Towers, Madison Towers, Parthenon Towers, and Vine Hill Towers), two (2) properties – Madison Towers and Parthenon Towers are not located in R/ECAPs.

For Project-Based Section 8, 11.56% of the units are located in non-R/ECAP census tracts. However, families with children are more likely to live in a R/ECAP census tract (38.26%) than a non-R/ECAP census tract (29.31%). Elderly households and households in which a person has a disability are nearly evenly split as to whether they live in a R/ECAP or non-R/ECAP census tract.

HUD data does not show families with children occupying Other Multifamily housing. Most households are elderly, who are more likely to reside in non-R/ECAP census tracts. However, households in which a member has a disability are more likely to live in a R/ECAP tract.

Approximately 16% of HCV assisted housing is in R/ECAP tracts, yet a disproportionate number of families with children live in a R/ECAP tract.

**HUD Table 7 Excerpt: R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category
Families with Children, Elderly, and Disability**

(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction	Total # units (occupied)	% Families with children	% Elderly	% with a disability
Public Housing				
R/ECAP tracts	3,456	60.02%	18.56%	12.46%
Non R/ECAP tracts	1,631	27.95%	26.30%	44.89%
Project-based Section 8				
R/ECAP tracts	546	38.26%	44.66%	18.15%
Non R/ECAP tracts	4,178	29.31%	47.70%	20.75%
Other HUD Multifamily				
R/ECAP tracts	94	0.00%	68.75%	36.46%
Non R/ECAP tracts	157	0.00%	77.27%	17.61%
HCV Program				
R/ECAP tracts	1,052	46.01%	17.61%	19.83%
Non R/ECAP tracts	5,467	55.76%	13.07%	17.42%
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.				
Note 2: Data Sources: APSH				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).				

iii. How does the demographic composition of occupants of publicly supported housing in the R/ECAPs compare to the demographic composition of occupants of publicly supported housing outside of R/ECAPs in the jurisdiction and region?

As shown in the excerpt of HUD Table 7, Black households in any category of publicly supported housing are more likely to live in a R/ECAP census tract than in a non-R/ECAP census tract. However, White households and Asian or Pacific Islander

households in any category of publicly supported housing are more likely to live in a non-R/ECAP census tract than in a R/ECAP census tract. Hispanic households participating in Project-Based Section 8, Other Multifamily, and the HCV program are more likely to live in non-R/ECAP census tracts but are slightly more likely to live in a R/ECAP tract when participating in Public Housing.

Of the percentage of households in Public Housing in R/ECAP census tracts, Black households represent 93.08%, while White households represent 5.41%, Hispanic households at 1.45%, and Asian or Pacific Islander at 0.06%. In comparison, of the percentage of households in Public Housing in non-R/ECAP census tracts, Black households represent 81.07%, while White households represent 17.45%, Hispanic households at 1.23%, and Asian or Pacific Islander at 0.25%. These trends are consistent across the other categories of publicly supported housing.

HUD Table 7 Excerpt: R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category Race/Ethnicity

(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander
Public Housing					
R/ECAP tracts	3,456	5.41%	93.08%	1.45%	0.06%
Non R/ECAP tracts	1,631	17.45%	81.07%	1.23%	0.25%
Project-based Section 8					
R/ECAP tracts	546	14.59%	85.05%	0.36%	0.00%
Non R/ECAP tracts	4,178	47.92%	48.35%	2.09%	1.40%
Other HUD Multifamily					
R/ECAP tracts	94	2.11%	97.89%	0.00%	0.00%
Non R/ECAP tracts	157	40.88%	58.49%	0.63%	0.00%
HCV Program					
R/ECAP tracts	1,052	8.31%	91.10%	0.49%	0.00%
Non R/ECAP tracts	5,467	16.54%	82.35%	0.75%	0.23%

iv.(A) Do any developments of public housing, properties converted under RAD, and LIHTC developments have a significantly different demographic composition, in terms of protected class, than other developments of the same category for the jurisdiction? Describe how these developments differ.

MDHA has received authority from the U.S. Department of Housing and Urban Development (HUD) to convert its entire portfolio under the Rental Assistance Demonstration (RAD) program in two (2) phases. The table below provides the actual or anticipated dates of conversion. Although five (5) properties have been converted to date, only Levy Place is treated as a RAD-converted property in the HUD data and in MDHA's data (to be consistent with the HUD data) for the purpose of this report.

Therefore, all other properties are treated as Public Housing. Demographic data on Levy is provided below.

With the exception of Nance Place and Ryman Lofts, which are owned by MDHA and data provided, demographic data on LIHTC properties is not available. Nance Place and Ryman Lofts are located at Rolling Mill Hill, a mixed-use, mixed-income development proximate to the SoBro (South of Broadway) area of downtown Nashville (non-R/ECAP). As tax credit properties, units are affordable to persons with incomes ≤60%; and in Ryman Lofts, there is a preference for income-eligible artists.

MDHA Table C.8: Schedule of RAD Conversions

Converted Properties	
Property Name	Conversion Date
Levy Place	07/2016
John Henry Hale	09/2016
Cumberland View	12/2016
Andrew Jackson	02/2017
Madison Towers	02/2017
Edgefield Manor	03/29/2017
Parkway Terrace	04/28/2017
Properties to be Converted	
Property Name	Anticipated Conversion Date
Sudekum Apartments	June 2017
Napier Place	June 2017
Cheatham Place	June 2017
Edgehill Apartments	June 2017
Gernert Apartments	June 2017
Parthenon Towers	July 2017
Carlee Batson Waller	July 2017
Hadley Park	July 2017
Cayce Place	August 2017
Vine Hill Towers & Apts.	September 2017
Preston Taylor	October 2017
Neighborhood Housing	October 2017

Race and Ethnicity

In all MDHA Public Housing properties, the majority of residents are Black. However, the percentage of Black residents in family and contemporary properties is disproportionately higher than in properties designated for elderly only (age 62+) or for elderly (age 50+) or persons with disabilities. (Contemporary properties require that residents have an annual income of \$10,400 and qualify and pay for their own utilities.) MDHA data provided in the table below shows that the percentage of Black residents in family and contemporary housing is above 90%; however, the percentage of Black

residents in properties designated for elderly only or for elderly or persons with disabilities ranges from 58% to 89%.

White households are more likely to reside in properties designated for elderly only or elderly and/or persons with disabilities as are persons who are Asian or Pacific Islander. The percentage of residents who live in family properties who are Hispanic is 1.92%; the percentages are 1.68% in housing for elderly and/or persons with disabilities ranges, 1.31% in elderly only, and 0.64% in contemporary housing.

Demographic data for Levy Place is consistent with that of MDHA’s family and contemporary properties, which is to be expected since the RAD conversion was operational. (Note: Although Levy Place was awarded 9% tax credits in 2016 for rehab, it is treated as a RAD property for this analysis.) However, the demographic data for MDHA’s two LIHTC properties – Nance Place and Ryman Lofts, is markedly different. The percentage of White residents in these properties is significantly higher than in MDHA’s other properties, with the percentage in Ryman Lofts above 91%. Nance Place has the highest percentage of Asian/Pacific Islander residents than all other MDHA properties.

MDHA Table C.9: Race/Ethnicity per Public Housing Properties, Levy Place (RAD), Nance Place & Ryman Lofts (LIHTC)

Property Type	Race/Ethnicity												
	White		Black		Asian/ Pacific Islander		Other		Not Reported		Total	Hispanic	
	#	%	#	%	#	%	#	%	#	%		#	%
Family Properties													
Andrew Jackson Courts	18	3.34%	521	96.66%	0	0.00%	0	0.00%	0	0.00%	539	0	0.00%
Cayce Place	149	7.89%	1717	90.89%	0	0.00%	14	0.74%	9	0.48%	1889	21	1.11%
Cheatham Place	24	4.58%	495	94.47%	3	0.57%	1	0.19%	1	0.19%	524	8	1.53%
Cumberland View Apartments	31	4.34%	676	94.68%	3	0.42%	4	0.56%	0	0.00%	714	0	0.00%
Edgehill Homes	71	6.69%	966	90.96%	4	0.38%	20	1.88%	1	0.09%	1062	32	3.01%
Napier Place	47	5.99%	731	93.12%	0	0.00%	5	0.64%	2	0.25%	785	25	3.18%
Neighborhood Housing	19	2.15%	848	96.04%	9	1.02%	4	0.45%	3	0.34%	883	16	1.81%
Sudekum Apartments	88	6.52%	1242	92.07%	1	0.07%	15	1.11%	3	0.22%	1349	47	3.48%
Total	447	5.77%	7196	92.91%	20	0.26%	63	0.81%	19	0.25%	7745	149	1.92%

Property Type	Race/Ethnicity												
	White		Black		Asian/ Pacific Islander		Other		Not Reported		Total	Hispanic	
	#	%	#	%	#	%	#	%	#	%		#	%
Contemporary Properties													
Historic Preston Taylor Apartments	7	0.79%	882	98.99%	0	0.00%	1	0.11%	1	0.11%	891	3	0.34%
John Henry Hale Apartments	7	1.49%	460	97.66%	4	0.85%	0	0.00%	0	0.00%	471	0	0.00%
Parkway Terrace	29	7.97%	333	91.48%	0	0.00%	2	0.55%	0	0.00%	364	6	1.65%
Vine Hill Apartments	21	6.60%	297	93.40%	0	0.00%	0	0.00%	0	0.00%	318	4	1.26%
Total	64	3.13%	1972	96.48%	4	0.20%	3	0.15%	1	0.05%	2044	13	0.64%
Elderly Only Properties													
Carleen Batson Waller Manor	14	26.92%	38	73.08%	0	0.00%	0	0.00%	0	0.00%	52	1	1.92%
Edgefield Manor	33	14.67%	188	83.56%	4	1.78%	0	0.00%	0	0.00%	225	3	1.33%
Gernert Studio Apartments	24	13.19%	153	84.07%	3	1.65%	2	1.10%	0	0.00%	182	2	1.10%
Total	71	15.47%	379	82.57%	7	1.53%	2	0.44%	0	0.00%	459	6	1.31%
Elderly or Disabled Properties													
Hadley Park Towers	16	10.26%	139	89.10%	0	0.00%	1	0.64%	0	0.00%	156	5	3.21%
Madison Towers	59	27.83%	151	71.23%	1	0.47%	0	0.00%	1	0.47%	212	0	0.00%
Parthenon Towers	118	37.70%	183	58.47%	10	3.19%	1	0.32%	1	0.32%	313	5	1.60%
Vine Hill Studio Apartments	53	34.87%	98	64.47%	0	0.00%	1	0.66%	0	0.00%	152	4	2.63%
Total	246	29.53%	571	68.55%	11	1.32%	3	0.36%	2	0.24%	833	14	1.68%
TOTAL ALL PUBLIC HOUSING	828	7.47%	10118	91.31%	42	0.38%	71	0.64%	22	0.20%	11081	182	1.64%
RAD Converted Property													
Levy Place	11	2%	432	98%	0	0%	0	0%	0	0%	443	0	0%
MDHA LIHTC Properties													
Nance Place	69	49.64%	59	42.45%	7	5.04%	4	2.88%	0		139	2	1.44%
Ryman Lofts	68	91.89%	4	5.41%	0	0.00%	1	1.35%	1		74	1	1.35%
Total LIHTC	137	64.32%	63	29.58%	7	3.29%	5	2.35%	1	0.47%	213	3	1.41%

Gender

As previously discussed, the percentage of females (62.67%) in Public Housing is higher than males (37.25%) and exceeds their rate in the general population (51.56%). In looking at specific property types, the percentage of females is higher than males in family (64.29%), contemporary (66.44%), and elderly only (52.94%) properties but lower in properties for elderly or persons with disabilities (43.70%). Gender demographics at Levy Place are similar to those at family and contemporary properties with 63.21% female and 36.12% male. At Nance Place and Ryman Lofts, the percentage of males is slightly higher than females. See MDHA Table C.10 below.

MDHA Table C.10: Gender per Public Housing Properties, Levy Place (RAD), Nance Place & Ryman Lofts (LIHTC)

Property Type	Gender						
	Male		Female		Not Reported		Total
	#	%	#	%	#	%	
Family Properties							
Andrew Jackson Courts	168	31.17%	368	68.27%	3	0.56%	539
Cayce Place	676	35.79%	1213	64.21%	0	0.00%	1889
Cheatham Place	187	35.69%	337	64.31%	0	0.00%	524
Cumberland View Apartments	279	39.08%	430	60.22%	5	0.70%	714
Edgehill Homes	390	36.72%	672	63.28%	0	0.00%	1062
Napier Place	273	34.78%	512	65.22%	0	0.00%	785
Neighborhood Housing	303	34.31%	580	65.69%	0	0.00%	883
Sudekum Apartments	481	35.66%	867	64.27%	1	0.07%	1349
Total	2757	35.60%	4979	64.29%	9	0.12%	7745
Contemporary Properties*							
Historic Preston Taylor Apartments	314	35.24%	577	64.76%	0	0.00%	891
John Henry Hale Apartments	142	30.15%	329	69.85%	0	0.00%	471
Parkway Terrace	131	35.99%	233	64.01%	0	0.00%	364
Vine Hill Apartments	99	31.13%	219	68.87%	0	0.00%	318
Total	686	33.56%	1358	66.44%	0	0.00%	2044
Elderly Only Properties							
Carleen Batson Waller Manor	21	40.38%	31	59.62%	0	0.00%	52
Edgefield Manor	101	44.89%	124	55.11%	0	0.00%	225
Gernert Studio Apartments	94	51.65%	88	48.35%	0	0.00%	182
Total	216	47.06%	243	52.94%	0	0.00%	459
Elderly or Disabled Properties							
Hadley Park Towers	86	55.13%	70	44.87%	0	0.00%	156
Madison Towers	110	51.89%	102	48.11%	0	0.00%	212
Parthenon Towers	187	59.74%	126	40.26%	0	0.00%	313
Vine Hill Studio Apartments	86	56.58%	66	43.42%	0	0.00%	152
Total	469	56.30%	364	43.70%	0	0.00%	833
TOTAL ALL PUBLIC HOUSING	4128	37.25%	6944	62.67%	9	0.08%	11081

Property Type	Gender						
	Male		Female		Not Reported		Total
	#	%	#	%	#	%	
RAD Converted Property							
Levy Place	160	36.12%	280	63.21%	3	0.68%	443
MDHA LIHTC Properties							
Nance Place	71	51.08%	68	48.92%	0	0.00%	139
Ryman Lofts	39	52.70%	35	47.30%	0	0.00%	74
Total LIHTC	110	51.64%	103	48.36%	0	0.00%	213

Families with Children, Elderly Persons, and Persons with Disabilities

According to MDHA Table C.11, approximately 47% of Public Housing residents are under the age of 18, comprising 53.32% of the residents in family properties and 53.62% in contemporary properties. Of those properties, Sudekum Apartments has the highest percentage of youth (61.23%) and Andrew Jackson Courts has the lowest (31.73%).

As expected, most residents in elderly only housing are between the ages 62-80 (84.31%) as are most residents in properties for elderly or persons with disabilities (59.30%). A little over 1% of public housing residents across the portfolio are over age 80, with 11.76% of the residents in elderly only properties age 81+. HUD estimates that 22% of public housing residents have a disability (see HUD Table 15). MDHA has four (4) properties designated for persons over age 50 or persons with disabilities, and approximately 8% of public housing residents reside at those properties.

At Levy Place, 57.56% of residents are under age 18 and 2.26% of the residents are elderly (age 62+). At Nance Place and Ryman Lofts, most of the residents are between ages 18-39. At Nance Place, 10.07% of residents are under age 18, and 2.70% of residents at Ryman Lofts are under age 18.

**MDHA Table C.11: Age Ranges per Public Housing Properties, Levy Place (RAD),
Nance Place & Ryman Lofts (LIHTC)**

Property Type													Total
	0-17		18-39		40-61		62-80		81+		Not Reported		
	#	%	#	%	#	%	#	%	#	%	#	%	
Family Properties													
Andrew Jackson Courts	171	31.73%	149	27.64%	154	28.57%	53	9.83%	9	1.67%	3	0.56%	539
Cayce Place	1089	57.65%	533	28.22%	225	11.91%	40	2.12%	2	0.11%	0	0.00%	1889
Cheatham Place	182	34.73%	118	22.52%	143	27.29%	67	12.79%	14	2.67%	0	0.00%	524
Cumberland View Apartments	433	60.64%	161	22.55%	87	12.18%	24	3.36%	4	0.56%	5	0.70%	714
Edgehill Homes	599	56.40%	287	27.02%	133	12.52%	33	3.11%	10	0.94%	0	0.00%	1062
Napier Place	374	47.64%	239	30.45%	139	17.71%	27	3.44%	6	0.76%	0	0.00%	785
Neighborhood Housing	456	51.64%	252	28.54%	137	15.52%	34	3.85%	4	0.45%	0	0.00%	883
Sudekum Apartments	826	61.23%	355	26.32%	138	10.23%	26	1.93%	3	0.22%	1	0.07%	1349
TOTAL	4130	53.32%	2094	27.04%	1156	14.93%	304	3.93%	52	0.67%	9	0.12%	7745
Contemporary Properties*													
Historic Preston Taylor Apartments	479	53.76%	271	30.42%	104	11.67%	35	3.93%	2	0.22%	0	0.00%	891
John Henry Hale Apartments	251	53.29%	144	30.57%	56	11.89%	14	2.97%	6	1.27%	0	0.00%	471
Parkway Terrace	216	59.34%	100	27.47%	40	10.99%	7	1.92%	1	0.27%	0	0.00%	364
Vine Hill Apartments	150	47.17%	100	31.45%	48	15.09%	18	5.66%	2	0.63%	0	0.00%	318
TOTAL	1096	53.62%	615	30.09%	248	12.13%	74	3.62%	11	0.54%	0	0.00%	2044
Elderly Only Properties													
Carleen Batson Waller Manor	0	0.00%	0	0.00%	1	1.92%	37	71.15%	14	26.92%	0	0.00%	52
Edgefield Manor	0	0.00%	0	0.00%	10	4.44%	199	88.44%	16	7.11%	0	0.00%	225
Gernert Studio Apartments	1	0.55%	0	0.00%	6	3.30%	151	82.97%	24	13.19%	0	0.00%	182
TOTAL	1	0.22%	0	0.00%	17	3.70%	387	84.31%	54	11.76%	0	0.00%	459

Property Type													Total
	0-17		18-39		40-61		62-80		81+		Not Reported		
	#	%	#	%	#	%	#	%	#	%	#	%	
Elderly or Disabled Properties													
Hadley Park Towers	1	0.64%	6	3.85%	99	63.46%	47	30.13%	3	1.92%	0	0.00%	156
Madison Towers	3	1.42%	13	6.13%	131	61.79%	63	29.72%	2	0.94%	0	0.00%	212
Parthenon Towers	3	0.96%	10	3.19%	180	57.51%	117	37.38%	3	0.96%	0	0.00%	313
Vine Hill Studio Apartments		0.00%	9	5.92%	84	55.26%	59	38.82%	0	0.00%	0	0.00%	152
TOTAL	7	0.84%	38	4.56%	494	59.30%	286	34.33%	8	0.96%	0	0.00%	833
TOTAL ALL PUBLIC HOUSING	5234	47.23%	2747	24.79%	1915	17.28%	1051	9.48%	125	1.13%	9	0.08%	11081
RAD Converted Property													
Levy Place	255	57.56%	126	28.44%	49	11.06%	9	2.03%	1	0.23%	3	0.68%	443
MDHA LIHTC Properties													
Nance Place	14	10.07%	117	84.17%	7	5.04%	1	0.72%	0	0.00%	0	0.00%	139
Ryman Lofts	2	2.70%	56	75.68%	10	13.51%	5	6.76%	1	1.35%	0	0.00%	74
Total LIHTC	16	7.51%	173	81.22%	17	7.98%	6	2.82%	1	0.47%	0	0.00%	213

iv.(B) Provide additional relevant information, if any, about occupancy, by protected class, in other types of publicly supported housing for the jurisdiction and region.

Community Development Block Grant (CDBG) Housing Programs

CDBG housing programs include Homeowner Rehab, Energy Efficiency, and Rental Rehab. Eligible households must have incomes at or below 80% AMI; in recent years, priority is given to elderly, disabled, and very low-income (below 50% AMI). For program years 2013, 2014, and 2015 (2016 Program Year ends May 31, 2017), a total of 867 households have been served. Of that, 77.97% are Black, 20.53% White, 0.12% Asian, and 1.38% Other. (Source: HUD IDIS, PR 23)

HOME Investment Partnerships Program

HOME funding is used to create new affordable rental or homeownership housing. Rental housing is targeted for households with incomes ≤60% AMI, and homeownership housing is targeted for households with incomes ≤80% AMI. For program years 2013, 2014, and 2015, a total of 269 units have been completed. Of that, 66.54% are Black, 28.62% White, and 4.83% Other. Two (2) households are Hispanic. (Source: HUD IDIS, PR 23)

Housing Opportunities for Persons with AIDS (HOPWA)

Through the HOPWA program, persons with AIDS and their families in the region (Nashville-Davidson MSA) can receive assistance for housing and supportive services. For program years 2013, 2014, and 2015, 1,274 individuals have been served through the HOPWA program; 58.95% are Black, 38.23% White, 2.83% Other. Of the HOPWA individuals served, 4.47% are Hispanic. (Source: HOPWA CAPERs, Program Years 2013, 2014, and 2015)

Neighborhood Stabilization Programs (NSP)

NSP (1 and 2) funding has been used to stabilize communities that have suffered from foreclosures and abandonment through projects undertaken by MDHA or in partnership with nonprofit developers to purchase and redevelop foreclosed and abandoned homes and residential properties.

MDHA Table C.12: NSP Demographic Data

Program	Race/Ethnicity								Disabled	Female Head of Household	TOTAL UNITS
	White		Black		Hispanic		Asian or Pacific Islander				
	#	%	#	%	#	%	#	%			
NSP1	10	14.29%	58	82.86%	0	0.00%	0	0.00%	6	38	70
NSP2	104	23.06%	337	74.72%	2	0.44%	3	0.67%	24	206	451

Other Rental Assistance Programs

In addition to the HCV program, MDHA administers other rental assistance programs. Descriptions of each program and demographic characteristics of household recipients follow.

- *Section 8 Moderate Rehabilitation Single Room Occupancy:* Through this program, MDHA makes rental assistance payments to landlords on behalf of homeless individuals who rent rehabilitated dwellings. Currently, two (2) properties in Nashville receive this assistance.
- *Shelter Plus Care (S+C) Program:* MDHA administers this program in the Nashville-Davidson County Continuum of Care (CoC). Through this program, rental assistance is provided in connection with matching supportive services.
- *Veterans Assistance Supportive Housing (VASH) Program:* VASH combines rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veteran Affairs (VA).

MDHA Table C.13: Demographic Characteristics of Other Rental Assistance Programs

Program	Total HHs Served	Gender				Race/Ethnicity									
		Female		Male		White		Black		Asian		Other		Hispanic	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%
SRO	99	31	31.31%	68	68.69%	45	45.45%	51	51.52%	1	1.01%	2	2%	1	1.01%
S+C	259	185	71.43%	74	28.57%	59	22.78%	198	76.45%	0	0.00%	2	1%	4	1.54%
VASH	311	31	9.97%	280	90.03%	111	35.69%	198	63.67%	0	0.00%	2	1%	1	0.32%

Program	Total HHs Served	Age Range									
		Under 21		22-39		40-61		62-79		80+	
		#	%	#	%	#	%	#	%	#	%
SRO	99	0	0.00%	19	19.19%	59	59.60%	21	21.21%	0	0.00%
S+C	259	0	0.00%	80	30.89%	164	63.32%	15	5.79%	0	0.00%
VASH	311	0	0.00%	23	7.40%	178	57.23%	108	34.73%	2	0.64%

b.v. Compare the demographics of occupants of developments in the jurisdiction, for each category of publicly supported housing (public housing, project-based Section 8, Other Multifamily Assisted developments, properties converted under RAD, and LIHTC) to the demographic composition of the areas in which they are located. For the jurisdiction, describe whether developments that are primarily occupied by one race/ethnicity are located in areas occupied largely by the same race/ethnicity. Describe any differences for housing that primarily serves families with children, elderly persons, or persons with disabilities.

A query of HUD Map 5 produced data comparing demographics of residents of Public Housing, Project-Based Section 8, and Other Multifamily. Only demographic data for the census tract is available for LIHTC properties, except for Nance Place and Ryman Lofts, as provided by MDHA. Since HUD-provided data for Public Housing is by AMP, MDHA data has been substituted for properties, where available; however, demographic data for Neighborhood Housing is not included below. The following table is sorted by census tract.

NOTE: Census tract data is generated by HUD and may not be consistent among properties within the same tract. Also, note that properties may be listed more than once if they include more than one type of publicly supported housing.

Where data exists, it shows that for the most part, the percentage of black households in publicly supported housing exceeds the percentage of Black households in the census tract. Unfortunately, data does not exist to determine how the percentage of

Hispanics in publicly supported housing compares to the census tract, particularly in census tracts in which the percentage of Hispanics is greater than 10%.

MDHA Table C.14: Comparison of Demographics of Census Tracts & Development

Development Name	Program Type	Census Tract Number	Census Tract Poverty Rate	Units in Project	Property White (%)	Tract White (%)	Property Black (%)	Tract Black (%)	Property Hispanic (%)	Tract Hispanic (%)	Property Asian (%)	Tract Asian (%)	HHs with children
Hickory Ridge Apts	LIHTC	47037010201	4%	54		49%		42%		6%		1%	
Meadow Creek, Apts	LIHTC	47037010301	9%	84		69%		23%		5%		1%	
Greens Of Rivergate	LIHTC	47037010302	17%	140		60%		32%		4%		1%	
Spring Branch Apts	LIHTC	47037010401	22%	88		51%		27%		19%		1%	
October Homes	LIHTC	47037010402	33%	104		46%		32%		19%		0%	
Charter Village Apts	LIHTC	47037010402	33%	250		46%		32%		19%		0%	
Nashwood Park Apts	LIHTC	47037010402	33%	100		46%		32%		19%		0%	
Charter Village Apartments	Project-Based Section 8	47037010402	33%	220	28%	46%	67%	32%	5%	19%		0%	67%
Riverwood Tower Apartments	Project-Based Section 8	47037010402	33%	117	77%	46%	20%	32%	2%	19%		0%	
Madison Towers	Public Housing	47037010402	33%	211	28%	46%	71%	32%	0%	19%	0%	0%	
Neighborhood Housing	Public Housing	47037010402	33%	4		46%		32%		19%		0%	
Old Hickory Towers	LIHTC	47037010501	21%	210		86%		7%		4%		0%	
Nashville Voa Living Center	Other Multifamily	47037010501	21%	12		86%		7%		4%		0%	
Old Hickory Towers	Project-Based Section 8	47037010501	21%	210	94%	86%	4%	7%	1%	4%		0%	
Cumberland View Towers	Project-Based Section 8	47037010601	13%	150	83%	50%	15%	30%	3%	17%		1%	
Chippington I & II Apts	LIHTC	47037010702	25%	426		48%		30%		18%		1%	
Chippington Towers	Project-Based Section 8	47037010702	25%	1		48%		30%		18%		1%	
Chippington Towers	Project-Based Section 8	47037010702	25%	417	78%	48%	19%	30%	2%	18%		1%	
Southside Iv	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iv	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iii	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iv	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iv	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iii	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iii	LIHTC	47037010903	25%	2		10%		81%		7%		0%	

Development Name	Program Type	Census Tract Number	Census Tract Poverty Rate	Units in Project	Prope rty White (%)	Tract White (%)	Prope rty Black (%)	Tract Black (%)	Property Hispanic (%)	Tract Hispani c (%)	Proper ty Asian (%)	Tract Asian (%)	HHs with children
Southside I	LIHTC	47037010903	25%	15		10%		81%		7%		0%	
Southside Iv	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iii	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iv	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iv	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iii	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iii	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iv	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iii	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iii	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iv	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iii	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iv	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside I	LIHTC	47037010903	25%	5		10%		81%		7%		0%	
Southside Iv	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iii	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iii	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Southside Iii	LIHTC	47037010903	25%	2		10%		81%		7%		0%	
Skyline Apts (Nashville)	LIHTC	47037010904	33%	24		8%		89%		1%		0%	
Parkwood Villa Apts	LIHTC	47037010904	33%	160		8%		89%		1%		0%	
Skyline Village Apts	LIHTC	47037010904	33%	24		8%		89%		1%		0%	
Knollcrest Apartments	Project-Based Section 8	47037010904	33%	197	4%	8%	96%	89%	1%	1%		0%	55%
Neighborhood Housing	Public Housing	47037010904	33%	1		8%		89%		1%		0%	
117 W Trinity Ln	LIHTC	47037011001	29%	1		29%		56%		10%		2%	
Hillside Duplex	LIHTC	47037011001	29%	2		29%		56%		10%		2%	
Fallbrook Apartments	Project-Based Section 8	47037011001	29%	244	9%	29%	90%	56%	0%	10%	0%	2%	73%
Cobblestone Corners	LIHTC	47037011002	20%	96		46%		46%		5%		2%	
Ellington View Apts	LIHTC	47037011002	20%	32		46%		46%		5%		2%	
Neighborhood Housing	Public Housing	47037011002	20%	2		46%		46%		5%		2%	
Thomas A	LIHTC	47037011200	9%	2		71%		21%		5%		1%	
909 C&D Thomas Ave	LIHTC	47037011200	9%	2		71%		21%		5%		1%	
Tri County Duplex	LIHTC	47037011300	35%	2		34%		43%		19%		1%	
Queen's Avenue Duplex	LIHTC	47037011300	35%	2		34%		43%		19%		1%	
Meridian Apt	LIHTC	47037011300	35%	2		34%		43%		19%		1%	

Development Name	Program Type	Census Tract Number	Census Tract Poverty Rate	Units in Project	Property White (%)	Tract White (%)	Property Black (%)	Tract Black (%)	Property Hispanic (%)	Tract Hispanic (%)	Property Asian (%)	Tract Asian (%)	HHs with children
Southside I	LIHTC	47037011300	35%	2		34%		43%		19%		1%	
209 A&B Prince Ave	LIHTC	47037011300	35%	2		34%		43%		19%		1%	
Tri-County Duplex	LIHTC	47037011300	35%	2		34%		43%		19%		1%	
Neighborhood Housing	Public Housing	47037011300	35%	8		34%		43%		19%		1%	
Cahal Duplex	LIHTC	47037011400	34%	2		35%		57%		5%		0%	
Bellewood Park Apartments	LIHTC	47037011400	34%	100		35%		57%		5%		0%	
Litton Apts	LIHTC	47037011400	34%	162		35%		57%		5%		0%	
Berkshire Place Apartments	Project-Based Section 8	47037011400	34%	195	7%	35%	93%	57%	0%	5%		0%	69%
Neighborhood Housing	Public Housing	47037011400	34%	12		35%		57%		5%		0%	
Strouse Duplex	LIHTC	47037011700	27%	2		55%		36%		5%		0%	
Watson/Aponte Sfd	LIHTC	47037011700	27%	1		55%		36%		5%		0%	
Neighborhood Housing	Public Housing	47037011700	27%	34		55%		36%		5%		0%	
Fifth Street Sfd	LIHTC	47037011800	52%	1		14%		82%		2%		1%	
Neighborhood Housing	Public Housing	47037011800	52%	15		14%		82%		2%		1%	
East River Place Apts	LIHTC	47037011900	28%	89		22%		66%		11%		0%	
Parkway Terrace	Public Housing	47037011900	28%	125	8%	22%	91%	66%	2%	11%	0%	0%	
Neighborhood Housing	Public Housing	47037011900	28%	4		22%		66%		11%		0%	
Hooser Properties	LIHTC	47037012100	20%	1		86%		7%		4%		2%	
Neighborhood Housing	Public Housing	47037012200		3									
North 2nd St Apt	LIHTC	47037012600	44%	2		19%		76%		2%		0%	
Southside II - Berry St	LIHTC	47037012600	44%	1		19%		76%		2%		0%	
Berry St Apts (Nashville)	LIHTC	47037012600	44%	2		19%		76%		2%		0%	
North 2nd St Apt	LIHTC	47037012600	44%	2		19%		76%		2%		0%	
Riverchase Apts	LIHTC	47037012600	44%	212		19%		76%		2%		0%	
Neighborhood Housing	Public Housing	47037012600	44%	4		19%		76%		2%		0%	
Southside II - Yokley Dr	LIHTC	47037012701	34%	2		5%		92%		1%		0%	
Avondale Sfd	LIHTC	47037012701	34%	1		5%		92%		1%		0%	
Dennis Apts	LIHTC	47037012701	34%	4		5%		92%		1%		0%	
Charlie Place Duplexes	LIHTC	47037012701	34%	7		5%		92%		1%		0%	
Trinity Hills Apts	LIHTC	47037012701	34%	100		5%		92%		1%		0%	
Southside I	LIHTC	47037012701	34%	2		5%		92%		1%		0%	
Trinity Hills Village Apartments	Project-Based Section 8	47037012701	34%	100	5%	5%	95%	92%	0%	1%		0%	72%

Development Name	Program Type	Census Tract Number	Census Tract Poverty Rate	Units in Project	Prope rty White (%)	Tract White (%)	Prope rty Black (%)	Tract Black (%)	Property Hispanic (%)	Tract Hispani c (%)	Proper ty Asian (%)	Tract Asian (%)	HHs with children
Phyllis Wheatley Apartments	Project-Based Section 8	47037012701	34%	81	0%	5%	100%	92%	0%	1%		0%	1%
Haynes Garden Apartments	Project-Based Section 8	47037012701	34%	208	3%	5%	97%	92%	0%	1%		0%	64%
Neighborhood Housing	Public Housing	47037012701	34%	4		5%		92%		1%		0%	
Southside li	LIHTC	47037012702	26%	10		12%		84%		1%		1%	
Southside l	LIHTC	47037012702	26%	2		12%		84%		1%		1%	
Neighborhood Housing	Public Housing	47037012702	26%	20		12%		84%		1%		1%	
Cumberland Pointe Apts	LIHTC	47037012801	16%	200		11%		84%		3%		0%	
Resha Apt	LIHTC	47037012801	16%	2		11%		84%		3%		0%	
Hallmark Station	LIHTC	47037012801	16%	66		11%		84%		3%		0%	
Disciples Village - Nashville	Other Multifamily	47037012801	36%	51	0%	11%	100%	84%	0%	3%		0%	
Kelly Miller Smith Towers	Project-Based Section 8	47037012801	36%	107	10%	11%	89%	84%	1%	3%		0%	1%
Overlook Ridge	Project-Based Section 8	47037012801	36%	199	2%	11%	97%	84%	1%	3%		0%	76%
Neighborhood Housing	Public Housing	47037012801	36%	7		11%		84%		3%		0%	
Neighborhood Housing	Public Housing	47037013202		4									
Village West	LIHTC	47037013300	26%	288		64%		15%		17%		1%	
Neighborhood Housing	Public Housing	47037013300	26%	4		64%		15%		17%		1%	
Bell Duplex	LIHTC	47037013500	35%	2		56%		37%		4%		1%	
3323 Park Ave Duplex	LIHTC	47037013500	35%	2		56%		37%		4%		1%	
Brantley Duplex	LIHTC	47037013500	35%	2		56%		37%		4%		1%	
37th Ave N Duplex	LIHTC	47037013500	35%	2		56%		37%		4%		1%	
Park Ave Duplex	LIHTC	47037013500	35%	2		56%		37%		4%		1%	
Westfall Duplex	LIHTC	47037013500	35%	2		56%		37%		4%		1%	
Southside	LIHTC	47037013500	35%	6		56%		37%		4%		1%	
35th Ave Apt	LIHTC	47037013500	35%	4		56%		37%		4%		1%	
Dakota Duplex	LIHTC	47037013500	35%	2		56%		37%		4%		1%	
Park Ave Duplex	LIHTC	47037013500	35%	2		56%		37%		4%		1%	
Durbin Duplex	LIHTC	47037013500	35%	2		56%		37%		4%		1%	
3708 Park Ave Duplex	LIHTC	47037013500	35%	2		56%		37%		4%		1%	
Park Avenue House	LIHTC	47037013500	35%	2		56%		37%		4%		1%	
Skyview Apts	LIHTC	47037013500	35%	89		56%		37%		4%		1%	
Skyview Apartments	Project-Based Section 8	47037013500	31%	88	19%	56%	81%	37%	0%	4%		1%	68%
Neighborhood	Public	47037013500	31%	8		56%		37%		4%		1%	

Development Name	Program Type	Census Tract Number	Census Tract Poverty Rate	Units in Project	Prope rty White (%)	Tract White (%)	Prope rty Black (%)	Tract Black (%)	Property Hispanic (%)	Tract Hispani c (%)	Proper ty Asian (%)	Tract Asian (%)	HHs with children
Housing	Housing												
Preston Taylor Homes I	LIHTC	47037013601	49%	137		5%		91%		1%		0%	
Historic Preston Taylor Apartments	Public Housing	47037013601	49%	274	1%	5%	99%	91%	0%	1%	0%	0%	
Preston Taylor Neighborhood Housing	Public Housing	47037013601	49%	40	1%	5%	99%	91%	0%	1%	0%	0%	
Neighborhood Housing	Public Housing	47037013601	49%	15		5%		91%		1%		0%	
Hadley Park Towers	Public Housing	47037013602		154	10%		89%		3%		0%		
Southside li - Nubell St	LIHTC	47037013700	49%	2		8%		86%		1%		1%	
Preserve At Metro Center	LIHTC	47037013700	49%	81		8%		86%		1%		1%	
Southside li	LIHTC	47037013700	49%	2		8%		86%		1%		1%	
Southside I	LIHTC	47037013700	49%	2		8%		86%		1%		1%	
Villas At Metro Center	LIHTC	47037013700	49%	91		8%		86%		1%		1%	
14th Ave N Duplex	LIHTC	47037013700	49%	2		8%		86%		1%		1%	
Thomas Four-Plex	LIHTC	47037013700	49%	4		8%		86%		1%		1%	
14th Ave N Duplex	LIHTC	47037013700	49%	2		8%		86%		1%		1%	
Southside I	LIHTC	47037013700	49%	2		8%		86%		1%		1%	
Cephas Sfd	LIHTC	47037013700	49%	1		8%		86%		1%		1%	
Southside I	LIHTC	47037013700	49%	2		8%		86%		1%		1%	
Millennium Apts	LIHTC	47037013700	49%	25		8%		86%		1%		1%	
Granstaff Apts	LIHTC	47037013700	49%	90		8%		86%		1%		1%	
Peggy Ann Alsup Arbors	Other Multifamily	47037013700	49%	30	7%	8%	90%	86%	3%	1%		1%	
Home Mission Haven	Other Multifamily	47037013700	49%	29	0%	8%	100%	86%	0%	1%		1%	
Metrocenter Teachers Apartments	Project-Based Section 8	47037013700	49%	174	11%	8%	89%	86%	0%	1%		1%	
John L. Glenn Residential Center	Project-Based Section 8	47037013700	49%	47	9%	8%	91%	86%	0%	1%		1%	2%
Cumberland View	Public Housing	47037013700	49%	226	4%	8%	95%	86%	0%	1%	0%	1%	
Neighborhood Housing	Public Housing	47037013700	49%	29		8%		86%		1%		1%	
23rd Ave N Duplex	LIHTC	47037013800	55%	2		2%		95%		1%		0%	
Buchanan Duplex	LIHTC	47037013800	55%	2		2%		95%		1%		0%	
1410 23rd Ave N	LIHTC	47037013800	55%	2		2%		95%		1%		0%	
22nd Ave N Sfd	LIHTC	47037013800	55%	1		2%		95%		1%		0%	
23rd Ave N Duplex	LIHTC	47037013800	55%	2		2%		95%		1%		0%	
23rd Ave N Duplex	LIHTC	47037013800	55%	2		2%		95%		1%		0%	
22nd Ave N Duplex	LIHTC	47037013800	55%	2		2%		95%		1%		0%	
23rd Ave N Duplex	LIHTC	47037013800	55%	2		2%		95%		1%		0%	

Development Name	Program Type	Census Tract Number	Census Tract Poverty Rate	Units in Project	Prope rty White (%)	Tract White (%)	Prope rty Black (%)	Tract Black (%)	Property Hispanic (%)	Tract Hispani c (%)	Proper ty Asian (%)	Tract Asian (%)	HHS with children
Southside I	LIHTC	47037013800	55%	2		2%		95%		1%		0%	
Neighborhood Housing	Public Housing	47037013800	55%	29		2%		95%		1%		0%	
14th Ave N Duplex	LIHTC	47037013900	46%	2		4%		92%		1%		0%	
Southside li	LIHTC	47037013900	46%	2		4%		92%		1%		0%	
Southside I	LIHTC	47037013900	46%	2		4%		92%		1%		0%	
Neighborhood Housing	Public Housing	47037013900	46%	4		4%		92%		1%		0%	
Andrew Jackson Courts	Public Housing	47037014200		374	3%		97%		0%		0%		
Neighborhood Housing	Public Housing	47037014200		15									
Southside li - Georgia Ave	LIHTC	47037014300	31%	2		5%		91%		1%		1%	
Neighborhood Housing	Public Housing	47037014300	31%	11		5%		91%		1%		1%	
Hallmark At Fisk	LIHTC	47037014400	47%	90		10%		83%		4%		1%	
Spruce Street House Of Hope	Other Multifamily	47037014400	45%	15	0%	10%	100%	83%	0%	4%		1%	
Spruce Street Golden Manor	Other Multifamily	47037014400	45%	23	0%	10%	100%	83%	0%	4%		1%	4%
John Henry Hale	Public Housing	47037014400	45%	188	1%	10%	98%	83%	0%	4%	1%	1%	
Neighborhood Housing	Public Housing	47037014400	45%	1		10%		83%		4%		1%	
Napier Place	Public Housing	47037014800		378	6%		93%		3%		0%		
Sudekum Apartments	Public Housing	47037014800		443	7%		92%		3%		0%		
Neighborhood Housing	Public Housing	47037014800		2									
Heartland Christian Tower	Other Multifamily	47037015300	7%	57	82%	81%	16%	10%	2%	5%		2%	
Project Independence	Other Multifamily	47037015501	13%	18		79%		12%		3%		4%	
Hagy Commons	Other Multifamily	47037015501	13%	16	81%	79%	13%	12%	6%	3%		4%	
Haleys Park	Other Multifamily	47037015501	13%	14	50%	79%	50%	12%	0%	3%		4%	
Lakeside Apts	LIHTC	47037015610	4%	156		75%		16%		3%		4%	
Townhomes Of Nashboro Village	LIHTC	47037015612	14%	73		49%		34%		11%		2%	
Park At Richards Road Apts	LIHTC	47037015615	22%	264		32%		26%		35%		4%	
The Park At Richards Road Apartment	Project-Based Section 8	47037015615	25%	147	60%	32%	37%	26%	3%	35%	1%	4%	50%
Summerwind Apts	LIHTC	47037015618	5%	110		46%		37%		12%		2%	
Lauren Court Duplex	LIHTC	47037015618	5%	2		46%		37%		12%		2%	
Weatherly Ridge Apts Phase li	LIHTC	47037015620	13%	48		35%		43%		18%		2%	
Weatherly Ridge Apts Phase I	LIHTC	47037015620	13%	192		35%		43%		18%		2%	
Hamilton Creek Apts	LIHTC	47037015620	13%	116		35%		43%		18%		2%	

Development Name	Program Type	Census Tract Number	Census Tract Poverty Rate	Units in Project	Prope rty White (%)	Tract White (%)	Prope rty Black (%)	Tract Black (%)	Property Hispanic (%)	Tract Hispani c (%)	Proper ty Asian (%)	Tract Asian (%)	HHs with children
Shemin	LIHTC	47037015622	2%	24		68%		18%		9%		2%	
Neighborhood Housing	Public Housing	47037015622	2%	1		68%		18%					
Neighborhood Housing	Public Housing	47037015622	2%	19		68%		18%					
Autumn Wood Terrace Apts	LIHTC	47037015623	28%	84		60%		26%		9%		2%	
Burning Tree Apts	LIHTC	47037015623	28%	277		60%		26%		9%		2%	
Hermitage Manor Apts	LIHTC	47037015623	28%	84		60%		26%		9%		2%	
Margaret Robertson Apts	LIHTC	47037015623	28%	100		60%		26%		9%		2%	
Margaret Robertson Apartments	Project-Based Section 8	47037015623	26%	100	34%	60%	64%	26%	2%	9%		2%	78%
Terrace Park Townhomes Phase li	LIHTC	47037015624	16%	172		62%		27%		6%		2%	
Hickory Hollow Tower	LIHTC	47037015628	27%	154		26%		52%		16%		2%	
Hickory Hollow Towers	Project-Based Section 8	47037015628	31%	154	62%	26%	21%	52%	13%	16%	4%	2%	1%
Hickory Manor Apts	LIHTC	47037015629	14%	152		31%		49%		15%		3%	
Hanover Ridge	LIHTC	47037015629	14%	44		31%		49%		15%		3%	
Nashville Christian Towers	Project-Based Section 8	47037015802	36%	175	67%	42%	29%	21%	1%	32%	2%	2%	
Mercury Court Apt	LIHTC	47037015900	30%	20		70%		17%		9%		1%	
Trevecca Towers East	Project-Based Section 8	47037015900	39%	323	77%	70%	19%	17%	2%	9%	1%	1%	
Trevecca Towers li	Project-Based Section 8	47037015900	39%	162	74%	70%	24%	17%	1%	9%		1%	
Vine Hill Apts	LIHTC	47037016100	43%	136		36%		50%		9%		2%	
Vine Hill Apartments	Public Housing	47037016100		136	7%		93%		1%		0%		
Vine Hill Towers	Public Housing	47037016100		147	35%		64%		3%		0%		
Neighborhood Housing	Public Housing	47037016100		21									
Argyle Avenue Senior	LIHTC	47037016200	43%	80		23%		69%		3%		2%	
Wedgewood Towers	LIHTC	47037016200	43%	120		23%		69%		3%		2%	
Wedgewood Towers Apartments	Project-Based Section 8	47037016200	50%	117	36%	23%	63%	69%	1%	3%		2%	1%
Edgehill Apartments	Public Housing	47037016200		380	7%		91%		3%		0%		
Gernert Studio Apartments	Public Housing	47037016200		176	13%		84%		1%		2%		
Neighborhood Housing	Public Housing	47037016200		4									
Neighborhood Housing	Public Housing	47037016300		4									

Development Name	Program Type	Census Tract Number	Census Tract Poverty Rate	Units in Project	Prope rty White (%)	Tract White (%)	Prope rty Black (%)	Tract Black (%)	Property Hispanic (%)	Tract Hispani c (%)	Proper ty Asian (%)	Tract Asian (%)	HHs with children
Carleen B. Waller Manor	Public Housing	47037016600		53	27%		73%		2%		0%		
Parthenon Towers	Public Housing	47037016600		295	38%		58%		2%		3%		
Montrose Duplex	LIHTC	47037017000	16%	2		73%		22%		2%		2%	
Neighborhood Housing	Public Housing	47037017000		4									
Village South Apts	LIHTC	47037017100	13%	76		64%		30%		2%		2%	
Neighborhood Housing	Public Housing	47037017200		6									
Neighborhood Housing	Public Housing	47037017300		4									
Regency Apts	LIHTC	47037017401	21%	108		46%		20%		30%		2%	
Radnor Towers	Project-Based Section 8	47037017500	20%	190	77%	63%	19%	9%	2%	24%	1%	2%	1%
Neighborhood Housing	Public Housing	47037017500		1									
Richland Hills Apartments	Project-Based Section 8	47037018101	27%	138	30%	51%	63%	25%	2%	13%	5%	7%	62%
Villa Maria Manor	Project-Based Section 8	47037018102	6%	213	88%	91%	5%	3%	4%	2%	2%	3%	
Forest Park	LIHTC	47037018202	16%	104		74%		16%		3%		4%	
Hallmark At Bellevue	LIHTC	47037018202	16%	90		74%		16%		3%		4%	
Ryman Lofts At Rolling Mill Hill	LIHTC	47037018601	4%	60	92%	96%	5%	0%	1%	1%	1%	1%	2%
Neighborhood Housing	Public Housing	47037018700		1									
Whispering Oaks	LIHTC	47037019005	44%	482		26%		45%		22%		5%	
Dandridge Towers	LIHTC	47037019105	21%	154		50%		12%		16%		19%	
Hickory Forest Apts	LIHTC	47037019105	21%	90		50%		12%		16%		19%	
Dandridge Towers	Project-Based Section 8	47037019105	32%	153	55%	50%	13%	12%	8%	16%	24%	19%	
Hickory Forest	Project-Based Section 8	47037019105	32%	90	60%	50%	40%	12%	0%	16%		19%	47%
Hickory Lake Apts	LIHTC	47037019108	22%	322		26%		24%		47%		1%	
Valley Brook Townhouses Phase II	LIHTC	47037019116	9%	140		67%		21%		4%		5%	
Swiss Ridge Apts	LIHTC	47037019116	9%	84		67%		21%		4%		5%	
Valley Brook Townhomes I	LIHTC	47037019116	9%	108		67%		21%		4%		5%	
Swiss View Apts	LIHTC	47037019116	9%	32		67%		21%		4%		5%	
Seven Hundred Five Woodland	LIHTC	47037019200	29%	60		58%		35%		3%		2%	
Southside II	LIHTC	47037019200	29%	2		58%		35%		3%		2%	
11th S St Duplex	LIHTC	47037019200	29%	2		58%		35%		3%		2%	
Boscobel Duplex	LIHTC	47037019200	29%	2		58%		35%		3%		2%	

Development Name	Program Type	Census Tract Number	Census Tract Poverty Rate	Units in Project	Prope rty White (%)	Tract White (%)	Prope rty Black (%)	Tract Black (%)	Property Hispanic (%)	Tract Hispani c (%)	Proper ty Asian (%)	Tract Asian (%)	HHs with children
Woodland St Sfd	LIHTC	47037019200	29%	1		58%		35%		3%		2%	
Shelby Hills Apartments	Project-Based Section 8	47037019200	29%	56	36%	58%	63%	35%	2%	3%		2%	45%
Neighborhood Housing	Public Housing	47037019200	29%	5		58%		35%		3%		2%	
Shelby Apts	LIHTC	47037019300	80%	4		17%		77%		2%		0%	
CWA Apartments I	Project-Based Section 8	47037019300	80%	176	9%	17%	90%	77%	1%	2%		0%	96%
CWA Apartments li	Project-Based Section 8	47037019300	80%	76	7%	17%	91%	77%	0%	2%	1%	0%	74%
Cayce Place	Public Housing	47037019300	80%	716	8%	17%	91%	77%	1%	2%	0%	0%	
Edgefield Manor	Public Housing	47037019300	80%	220	15%	17%	84%	77%	1%	2%	2%	0%	
Regal Apts	LIHTC	47037019400	41%	14		37%		58%		3%		1%	
5th Ave N Duplex	LIHTC	47037019400	41%	2		37%		58%		3%		1%	
Fifth Ave Sfd	LIHTC	47037019400	41%	2		37%		58%		3%		1%	
926 N 6th St	LIHTC	47037019400	41%	2		37%		58%		3%		1%	
Jefferson Street Lofts	LIHTC	47037019400	41%	71		37%		58%		3%		1%	
Woodard Duplex	LIHTC	47037019400	41%	2		37%		58%		3%		1%	
15th Ave Baptist Village Manor	Other Multifamily	47037019400	41%	25	0%	37%	100%	58%	0%	3%		1%	
Ceatham Place	Public Housing	47037019400	41%	314	5%	37%	94%	58%	2%	3%	1%	1%	
Neighborhood Housing	Public Housing	47037019400	41%	36		37%		58%		3%		1%	
Laurel House Apt	LIHTC	47037019500	28%	48		61%		28%		4%		4%	
Nance Place Apts	LIHTC	47037019500	28%	109	50%	61%	42%	28%	1%	4%	5%	4%	11%

C.1.c. Disparities in Access to Opportunity

- i. Describe any disparities in access to opportunity for residents of publicly supported housing in the jurisdiction and region, including within different program categories (public housing, project-based Section 8, Multifamily Assisted developments, HCV, and LIHTC) and between types (housing primarily serving families with children, elderly persons, and persons with disabilities) of publicly supported housing.**

Section V.B.iii. presents a countywide analysis of disparities in access to opportunity (education, employment, transportation, low poverty, and environmentally healthy neighborhoods) using HUD-provided data and maps as well as local data. For this analysis, information was obtained through meetings with MDHA public housing residents and reveals that disparities in access to opportunity are more acute.

Education

Many residents support community schools for convenience and neighborhood comradery but feel that schools currently serving their areas do not provide the support students need. More tutoring, after-school, and social and emotional learning programs were needs repeated during various meetings with residents. Residents perceive an inequity with the schools their children attend and those in the other areas of the county and region, such as Brentwood, and believe these schools have more resources, stronger curricula, and teachers who care about the students.

For students that attend an out-of-zone or optional school, transportation issues affect the ability of parents to become more involved with the school and the ability of students to participate in after-school or extracurricular activities. Many residents and students rely on public transportation, and residents mentioned that trips to and from school can be very lengthy.

Access to computers, the Internet, and computer-training programs were other common needs articulated by residents.

Employment

According to residents, there are no good-paying jobs in their communities; those that are available are entry level and/or pay below minimum wage. Among ideas residents offered for bringing jobs into communities were beauty/barber shops, a co-op where residents could sell goods in the community, an entrepreneur center, and opportunities to work on MDHA development projects. Programs needed in the community are workforce development training, a computer lab and computer training, and financial literacy classes. Childcare and employment opportunities for youth are needed, too.

Transportation

In addition to the transportation issues related to education, mentioned above, residents said that bus schedules impede their ability to access other services, such as going to the grocery store. Cost is another factor as residents on a fixed income sometimes cannot afford bus fare. A common concern among residents is the location of bus stops, which are not close to some properties, and some residents noted that bus stops were a “hotbed” for crime.

Access to Low Poverty Neighborhoods

As previously discussed, most publicly supported housing, particularly Public Housing, is located in R/ECAPs. Because residents are very low-income and given the lack of affordable housing in the county, it is extremely difficult to access housing in areas outside of R/ECAPs. Living in R/ECAPs, residents do not have access to fresh and healthy foods and neighborhood amenities and are exposed to crime.

With most Public Housing properties being in food deserts, the grocery stores or markets serving the communities do not have fresh and healthy food; and residents reported that food at these establishments is questionable – outdated, spoiled, etc. Further, residents feel as if they are taken advantage of because they are on a fixed income and some mentioned that a market scams people using food stamps. Residents have to travel to grocery stores outside of their communities to get healthy food, but then healthy food is usually expensive. Among potential ideas, residents would like to have community gardens, mobile food markets, or farmer’s markets in their neighborhoods that provide affordable fruits and vegetables and programs that help youth identify and prepare healthy food.

When discussing the impacts of living in R/ECAPs, residents commonly relayed the lack of programs and amenities available to youth. They feel that this has a detrimental effect on children. They would like to have community centers and programs that are affordable and have extended hours and have facilities for sports and playgrounds.

Residents feel like they are living in the center of criminal activity and that they are more likely to be a victim of a violent crime than residents in other areas of the region, such as Brentwood. Residents who attended meetings not only supported police presence at the properties, they would like to see increased patrols, faster response times, and better police interaction with neighborhood residents. Residents believe that persons causing trouble do not live in the properties and would like for trespassing policies to be enforced. While residents generally would like to have more security cameras on properties, they are fearful of appearing as “snitches” when asked to identify people on camera. Other safety measures residents would like to have are fences around properties that people cannot climb with access-controlled security gates, security guards 24/7, and increased exterior lighting.

For properties in low poverty areas, such as Parthenon Towers, residents do not feel integrated in the community. They cannot afford to shop in nearby stores or eat in nearby restaurants other than fast food. Some said they have experienced people crossing the street just to avoid them.

Access to Environmentally Healthy Neighborhoods

Regarding environmental issues, residents are concerned about bugs and mice in their units. One resident remarked on having a long-standing mold problem that has not been addressed. Several comments were made about the extent of trash throughout properties, including needles in yards; dead landscaping; and cars speeding through developments.

C.2. Additional Information

- a. **Beyond the HUD-approved data, provide additional relevant information, if any, about publicly supported housing in the jurisdiction and region, particularly information about groups with other protected characteristics and housing not captured in the HUD-provided data.**

In addition to other publicly supported housing discussed in C.1.iv.(B), local and state programs have been created to address affordable housing needs.

Barnes Fund for Affordable Housing

In 2013, the Barnes Housing Trust Fund was created as Metro Nashville's first housing trust fund to leverage affordable housing developments countywide. Named after Reverend Bill Barnes, a longstanding advocate for affordable housing and the deconcentration of poverty, the Barnes Fund provides funding to nonprofit developers to build affordable housing. In July 2016, Mayor Barry increased the funding of the Barnes Fund to \$40M over the course of four years, with an annual commitment of \$10M from the Mayor—the largest investment to date. The Barnes Fund has invested over \$14 million in affordable housing using Barnes Fund and leveraged over \$50M with federal and private funding sources, funding more than 500 housing units. The Barnes Fund currently has one dedicated funding source through fees from Short Term Rental permits. To date, the Barnes Fund has received over \$600,000 in dedicated funding.

In 2017, the Barnes Fund opened an Innovation Round of funding, which is a pilot initiative for projects to be solicited through a competitive, transparent application process. The goal of this round is to identify ways to creatively prevent displacement, with plans that respect the community's needs and increase housing options for Nashvillians. Applications can be innovative in three areas:

- **Innovative partnerships** that help lower the cost of development and/or help nonprofit developers undertake projects that will have a maximum impact on our community such as nonprofit and for-profit developer partnerships, program-based partnerships, and public sector partnerships.
- **Innovative tools** to develop affordable housing such as mixed-use housing, mixed-income housing, transit-oriented development, non-traditional land use to develop housing, non-traditional design of the housing units, employer-assisted housing, tiny homes, or Community Development Financial Institutions(CDFI). Organizations interested in developing a Community Land Trust (CLT) are asked to complete the CLT Request for Letters of Intent application.
- **Innovative housing** for target populations which are developments tailored to target populations such as seniors, large families, creatives, 0-30% AMI, ex-offenders, youth transitioning out of foster care, hospitality/tourism employees, teachers, veterans, and persons with disabilities.

Affordable Housing Incentive Program

In July 2016, Mayor Megan Barry introduced a program to incentivize developers to create more affordable and workforce housing within existing and new construction. The incentive pilot program was developed after months of research and conversations with the stakeholders in the community by the Mayor's Office. Under the proposal, developers wishing to take advantage of the incentive program would need to provide affordable or workforce housing at a rate that is equal to or less than 30% of household income. For example, utilizing 2015 figures, the maximum monthly rental for a family of four making 60% of MHI would be \$897, or \$1,794 at the 120% workforce level. Developers who meet these terms would then be able to seek a grant, subject to staff review by the Mayor's Office of Housing and Metro Council approval, capped at 50% of the increase in value of property taxes from the new development.

The grant would cover the difference between the price of market-rate housing and the price of the affordable or workforce housing units. For example, a developer who has market-rate apartments at \$1,500 a month and offers comparable workforce-level affordable units for \$1,200 would get a grant for the difference of \$300 per unit, total not to exceed the cap of 50% of the increase in property tax value.

In addition to incentives for new construction of rental properties, the pilot program also has options for owner-occupied units and existing rental. The incentive grants for owner-occupied units outside of the Urban Zoning Overlay (UZO) will be capped at \$10,000, and they will be capped at \$20,000 for properties within the UZO or along a multimodal corridor. Owners of existing rental properties can also apply for grants in the event that increases in the market will displace current residents, subject to rules and limitations.

The program launched in April 2017 and has a 24-month sunset provision and FY17-18 cap of \$2,000,000 in order to collect data and give developers and rental managers time to become acclimated with the new program.

Payment in Lieu of Taxes (PILOT)

Because of how LIHTC developments are taxed in Tennessee, MDHA was granted authority under state law in 2015 to negotiate PILOTs with operators of LIHTC developments. Under Metro Council requirements, MDHA can negotiate up to \$2,500,000 in PILOT abatements per calendar year. The first PILOT was approved in late 2016. To date, 5 LIHTC developments have received PILOTs which have led to the creation or preservation of 987 affordable units in Davidson County.

Tennessee Housing Trust Fund

The Tennessee Housing Development Agency (THDA) operates the Tennessee Housing Trust Fund (HTF), which is capitalized by profits from THDA's mortgage loan program. A variety of programs that target assistance to persons of low and very low income are funded through the HTF. In March 2015, MDHA was awarded its first HTF grant in the amount of \$500,000 to support the cost of building 70 new units of public housing in the Cayce development.

b. Describe other information relevant to the assessment of publicly supported housing, including information about relevant programs, actions, or activities, such as tenant self-sufficiency, place-based investments, or geographic mobility programs.

MDHA strives to bring resources and opportunities to residents and areas of publicly supported housing. In 2015, MDHA made the strategic decision to hire a grant writer to pursue funding opportunities. Since then, the Agency has received a Jobs Plus Grant, a Nursing Diversity Grant, Promise Zone designation, a Choice Neighborhoods Planning Grant, and a Tennessee Housing Trust Fund award (described above). These and other initiatives are outlined below.

CDBG Place-Based Strategy

In developing the 2013-2018 Consolidated Plan, MDHA received significant input regarding the uneven distribution of resources in areas with high concentrations of poverty. As a result, MDHA implemented a place-based strategy for community development to target the use of CDBG funds for certain activities. Census tracts in which MDHA Public Housing is located are within the Tier 2 targeted area and funding has been used to assist with planning efforts, business technical assistance, neighborhood facility projects, and infrastructure improvements.

Employment Programs

- Section 3 Program

Part of MDHA's ongoing anti-poverty effort is to provide job training, employment, and contract opportunities for government housing residents and low- or very-low income residents in compliance with the regulatory requirements of HUD's Section 3 program. Section 3 aims to help residents obtain the skills and employment needed to become self-sufficient and to provide opportunities for qualified, low-income business owners to receive preference in bidding on HUD-funded contracts in their neighborhoods. MDHA's partnership with Pathway Lending is designed to increase the number of Section 3 opportunities.

- Resident Employment Opportunities

In furtherance of the commitment to provide employment training and opportunities, MDHA's Affordable Housing division created a Groundskeeper position. This is an entry level position with MDHA that will be targeted towards current residents of MDHA properties. The positions will be full-time and are eligible for all benefits currently offered to current MDHA employees. The first resident Groundskeepers were hired in October 2016. If there is an insufficient resident pool of applicants, the position will be made available to other Section 3 eligible applicants. Employees that start as Groundskeepers will have an opportunity to work with MDHA maintenance staff. After successfully gaining skills necessary for promotion, the plan is to use this position to serve as a source of eligible applicants for MDHA's Maintenance Technician positions.

MDHA's Rental Assistance Department will continue to offer a Family Self Sufficiency Program, which funds strategies to help families obtain decent employment that will lead to economic independence and self-sufficiency. The types of services offered include life skills training, case management to assist persons in getting enrolled in GED and other educational programs, job training and placement, and homeownership counseling. These services enable participants to increase income, reduce or eliminate the need for public assistance, achieve economic independence and homeownership.

- Youth Employment Opportunities

In support of Mayor Barry's efforts to increase opportunities for Nashville youth, MDHA recreated the Summer Youth Employment Program. For six weeks during the summer of 2016, MDHA hired 12 public housing residents enrolled in Davidson County High Schools for the previous academic year. The students were selected based on their expressed interest, attitude, and recommendation of the staff that work at the sites where the students live. The goal of the summer program was to introduce students to: workplace culture, workplace speech, workplace dress, punctuality requirements, and to expose them to careers they may not ordinarily encounter. In addition to introduction to MDHA careers, students took trips to: Frist Visual Arts Center, Meharry Medical College, established banking relationships with U.S. Community Credit Union, and completed various team building activities. This program will be replicated in 2017 in partnership with the Opportunity NOW program.

- Jobs Plus Nashville (JPN) Program

JPN program represents a community collaboration of job-driven approaches to increase earnings and advance employment outcomes for public housing residents. This collaboration includes the Metropolitan Development and Housing Agency (MDHA), the Martha O'Bryan Center (MOBC), the Nashville Career Advance Center (NCAC), and the Nashville Financial Empowerment Center (NFEC). These agencies address poverty among public housing residents and leverage their collective experience to build a culture of work through the Jobs Plus program model.

JPN will expand locally based, job-driven services such as work readiness training, employer linkages, job placement, educational advancement, technology skills, computer literacy, community leadership, and financial literacy and deliver them to the residents in the J.C. Napier Place (Napier) and adjacent Tony Sudekum Apartments (Sudekum) public housing developments. JPN combines three core components: employment-related services, community supports for work, and financial incentives to remove barriers and advance employment outcomes.

JPN outcomes include: 240 (27% of 892) work-able adults residents will get a job; the Napier/Sudekum community will increase its earnings by 15%; and 640 (72% of the 892) work-able adults residents will achieve measurable outcomes in work readiness, education, computer literacy, and financial literacy.

- Nursing Diversity Workforce Program

MDHA received a \$350,000 grant to address the lack of diversity in the nursing workforce by using evidence-based strategies to improve retention and academic achievement of students from disadvantaged backgrounds. This program represents collaboration between MDHA, the Tennessee College of Applied Technology-Nashville's Practical Nursing Program, the Martha O'Bryan Center, and the Nashville Financial Empowerment Center.

- Dialysis Clinic

In December 2016 Mayor Barry and representatives from HUD joined MDHA and Sanderling Renal Services for a ribbon cutting ceremony and opening of the Sanderling Dialysis Clinic located in the Atchison Community Center at Historic Preston Taylor Apartments, an MDHA public housing community. This dialysis clinic is thought to be the first of its kind on the grounds of a public housing entity. This innovative and collaborative public-private partnership will improve the quality of life for MDHA residents and nearby neighbors by creating easier access to health care, better health and career opportunities. In addition, Sanderling Renal Services has committed to provide public housing residents with the opportunity to serve as paid students in a training program that will lead to certification as a Hemodialysis Patient Technician. During the training program, expected to last 6-8 months, residents will be eligible to receive full benefits including health care, and once they pass the certification examination, residents will receive a pay increase comparable to other certified Hemodialysis Patient Technicians in the area. Four MDHA residents have already been hired as dialysis technician trainees. This partnership benefits all parties, and once proven successful, MDHA hopes to replicate it at another site.

Self Sufficiency Programs

- Social Services

The Social Services Division of the Affordable Housing Department serves a vital role at MDHA properties. The Social Services Team will continue in 2017 to assist Property Managers with home inspections, one-on-one resident conferences and home visits.

Social Services team members also provide on-site budgeting and money management classes, make referrals for community service hours, referrals for supplemental/emergency food and infant products, provide crises intervention, and rental assistance for those at risk of being evicted. The team also host valuable events, activities, workshops and trainings designed to foster growth and self-sufficiency among residents. In addition, MDHA social services professionals form valuable partnerships with service providers to bring beneficial services to MDHA properties. Among these valuable partnerships are those formed specifically to assist residents who aspire to become homeowners. MDHA's team of social services professionals have a crucial role in the homeownership process for our families including but not limited to: enrolling them in homeownership classes, linking them with organizations who match the dollars they save for homeownership, assisting with credit repair and reducing debt, fostering relationships with sound lenders, helping them 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 responsibility of homeownership etc.

- Family Self-Sufficiency Programs

Another effective tool for assisting residents with homeownership and self-sufficiency is MDHA's Family Self-Sufficiency (FSS) Program. Through the FSS, portions of participants' rent received are earmarked for participants and placed in an escrow account to accumulate for later use. Participants sign an agreement to receive intensive goal-driven case management for a period of five years. Both Section 8 and Public Housing residents are eligible for MDHA's Family Self-Sufficiency (FSS) Program which combines MDHA and private resources to support residents in transitioning out of public assistance and attaining homeownership and financial independence. The type of services received enable families to increase their income, reduce or eliminate the need for government assistance, achieve higher education and job training, and progress in achieving economic independence and housing sufficiency. A total of 301 public housing residents are currently participating in the FSS Program. Four public housing participants purchased homes last year as of the last quarter of 2016. Since two thirds of the residents currently participating in the FSS Program were enrolled within the last twenty-four months, public housing FSS staff has set a goal of 2 first-time homebuyers during 2017. MDHA aims to increase the number of Family Self-Sufficiency Section 8 Voucher households to 150. MDHA's Rental Assistance Division has also set a goal to have 3 participants move to homeownership over the next calendar year. As of the third quarter of 2016, 3 participants had purchased homes.

- ConnectHome

MDHA is involved in the national ConnectHome Initiative to bring technology to public housing residents. ConnectHome is a HUD initiative to increase broadband internet access to HUD assisted communities. MDHA has committed to pay internet access

service fees for up to 100 residents of Cayce Place Apartments for one year. In support of ConnectHome, MDHA has been awarded by the Community Foundation of Middle Tennessee 250 laptops to be used by Jobs Plus participants, 300 laptops to be used at Edgehill, 185 tablets available to residents of Gernert, and 1,050 Comcast Opportunity Cards for residents of Edgehill and Gernert.

Promise Zone Designation

On June 6, 2016, Nashville was named a Promise Zone community. The Nashville Promise Zone boundary is 46-square miles and includes areas in which family and contemporary public housing properties are located. MDHA, working in close partnership with the Mayor's Office and with six (6) Implementation Partners, will work 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.

Redevelopment ("Envision") Plans

In March 2013, MDHA embarked on a planning process dubbed "Envision Cayce" to create a master plan for revitalizing Cayce public housing. The subsequent plan calls for creating a vibrant mixed-use, mixed-income neighborhood in an area that currently has a high concentration of poverty and few amenities and is isolated from the rest of the community. The mixed-income component includes a commitment to 1-for-1 replacement of all 716 units of public housing, as well as workforce and market rate housing, fully integrated. Information about Envision Cayce is available at: <http://www.nashville-mdha.org/?p=1616>.

MDHA hopes to "Envision" similar redevelopment at its other older, family properties. In 2016, MDHA was awarded a \$500,000 Choice Neighborhoods Planning grant to support "Envision Napier and Sudekum". Planning efforts will focus on transforming distressed public housing as well as the surrounding neighborhoods of concentrated poverty into viable mixed-income areas. More information is available at: <http://www.nashville-mdha.org/choice-neighborhoods/>.

C.3. Contributing Factors of Publicly Supported Housing Location and Occupancy

Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing issues related to publicly supported housing, including Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

Contributing factors were identified through stakeholder consultations and meetings with public housing residents and the general public. See Appendices B-D for a summaries of comments.

- **Admissions and occupancy policies and procedures, including preferences in publicly supported housing**
 - Criminal history is a common barrier to all types of housing. Residents and providers alike often do not know what criteria is used, and some have indicated that arrest records and criminal affidavits are used instead of conviction information.
 - Occupants are evicted for breaking the terms of a lease due to actions related to mental illness. An eviction affects a person's ability to secure subsequent housing.
- **Community opposition**
 - Communities do not want government-funded developments (including LIHTC) or vouchers in their neighborhoods because "they bring crime". They want higher income earners in their neighborhoods.
- **Displacement of residents due to economic pressure**
 - Public housing residents are concerned they will be displaced when MDHA properties are redeveloped.
 - Homeowners feel pressure to sell their homes from aggressive developers, yet cannot find affordable housing in the same neighborhood.
 - There are concerns how homeowners, particularly the elderly, will be able to pay property taxes after the reappraisal.
- **Impediments to mobility**
 - The number of landlords participating in the HCV program has gone from 1,182 in 2013 to 993 in 2016. As a result, the percentage of vouchers expiring has gone from 23% in 2013 to 45% in 2016.
 - Residents on fixed income, such as SSI, will likely never qualify to purchase a house.
- **Lack of access to opportunity due to high housing costs**
 - High housing costs are forcing people out of their homes and into areas farther away from services and opportunities. In addition, high land costs in opportunity areas make the construction of affordable housing cost-prohibitive without incentives.

- **Lack of meaningful language access**
 - Some residents cannot read and/or have language barriers and do not understand leases and notices.
- **Lack of private investment in neighborhoods**
 - Areas with high concentrations of subsidized housing, such as Bordeaux, have difficulty attracting private investment. Community members want a range of quality retail and commercial offerings rather than more liquor stores, payday and title loan businesses, and chain restaurants.
- **Lack of public investment in specific neighborhoods, including services and amenities**
 - Public investment in schools, infrastructure (sidewalks), and amenities (community centers, sports facilities, playgrounds), as well as better transportation options, was a common request from residents throughout all R/ECAPs.
- **Loss of affordable housing**
 - Nashville is rapidly losing affordable housing especially as owners of Project-Based Section 8 properties elect to sell at contract expiration, as in the case with James Robertson Apartments (loss of 110 units) and Premier West (no longer accepting 13 HCVs) and Prestige Pointe (no longer accepting 29 HCVs).
- **Occupancy codes and restrictions**
 - There are not enough units for large families. Because of the number of people per bedroom requirements, large families have difficulty finding housing.
- **Quality of affordable housing information programs**
 - There is no coordinated, central repository about affordable housing programs in the city. People do not know about housing opportunities and how to access them.
- **Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs**
 - Public housing residents still do not understand RAD, the timing of redevelopment, and how it will affect them.

- **Source of income discrimination**

- Participants in the HCV program have reported that some landlords question how they will pay for utilities, will not let them bring used furniture into the units, and charge unnecessary or exorbitant fees and deposits.

V.D. DISABILITY & ACCESS ANALYSIS

Overview

Key Terms Used in this Section

- *Ambulatory difficulty*: Having serious difficulty walking or climbing stairs.¹
- *Cognitive difficulty*: Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions.¹
- *Disability*: Defined by the Fair Housing Act as
 - Having a physical or mental impairment that substantially limits one or more major life activities and/or
 - Having a record of physical or mental impairment and/or
 - Being regarded as having such an impairment.²
- *Hearing difficulty*: Deaf or having serious difficulty hearing.¹
- *Independent living difficulty*: Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping.¹
- *Physical or mental impairment*: Includes, but is not limited to, such diseases and conditions as orthopedic, visual, speech and hearing impairments, cerebral palsy, autism, epilepsy, muscular dystrophy, multiple sclerosis, cancer, heart disease, diabetes, Human Immunodeficiency Virus infection, mental retardation, emotional illness, drug addiction (other than addiction caused by current, illegal use of a controlled substance) and alcoholism.²
- *Reasonable accommodation*: A change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling, including public and common use spaces. To show that a requested accommodation may be necessary, there must be an identifiable relationship, or nexus, between the requested accommodation and the individual's disability.²
- *Self-care difficulty*: Having difficulty bathing or dressing.¹
- *Vision difficulty*: Blind or having serious difficulty seeing, even when wearing glasses.¹

¹ American Community Survey.

² Joint Statement of the Department of Housing and Urban Development and the Department of Justice, May 17, 2004.
<https://www.hud.gov/offices/fheo/library/hud DOJstatement.pdf>.

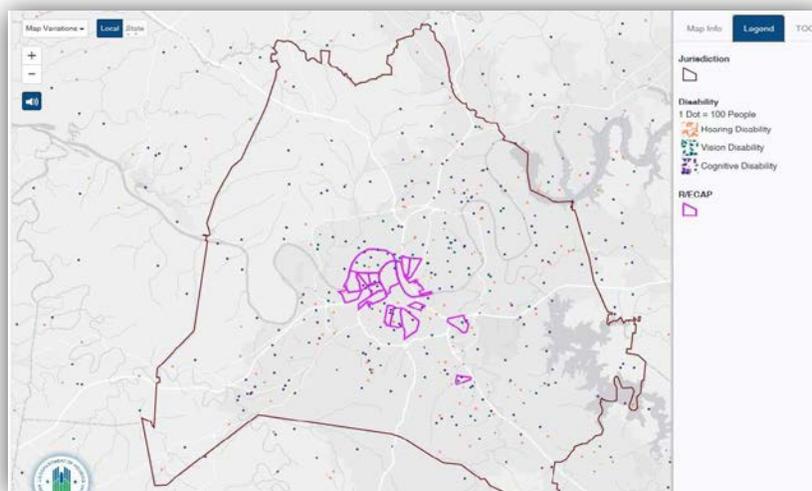
D.1. Population Profile

a. How are persons with disabilities geographically dispersed or concentrated in the jurisdiction and region, including R/ECAPs and other segregated areas identified in previous sections?

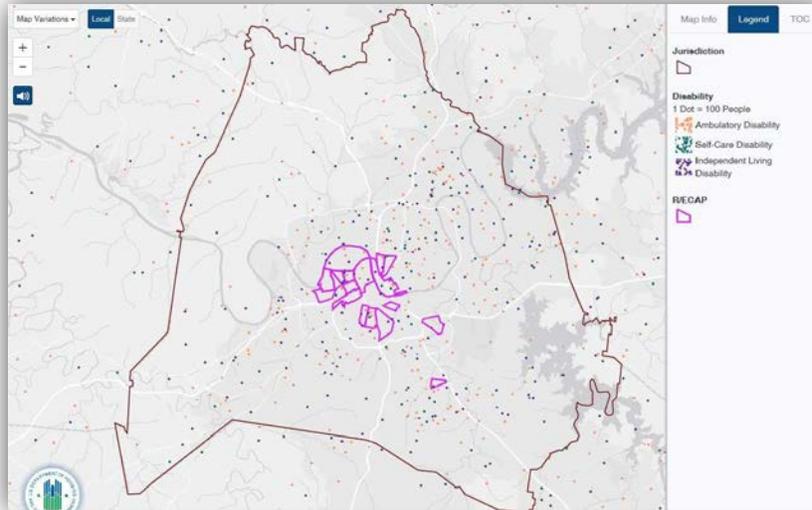
For the purpose of this section, “segregation” is a condition in which the housing or services are not in the most integrated setting appropriate to an individual’s needs in accordance with the American with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973 (Section 504). “Integration” means that such individuals are able to access housing and services in the most integrated setting appropriate to the individual’s needs. The most integrated setting is one that enables individuals with disabilities to interact with persons without disabilities to the fullest extent possible, consistent with the requirements of the ADA and Section 504.

HUD Maps 14a and 14b below show that persons with disabilities are fairly evenly distributed in communities throughout Davidson County and do not predominately live in R/ECAP areas. However, there appears to be a concentration of persons with cognitive disabilities in the North Nashville R/ECAP, which may be reflective of a number of Single Room Occupancy (SRO) properties in the area. Although persons with disabilities are geographically dispersed in neighborhoods where they can interact with persons without disabilities, they may not necessarily be in areas that meet their needs. For example, in rural areas such as Joelton and White’s Creek, the Neely’s Bend area of Madison, and a portion of Bellevue, residents may not have access to public transit and other services, if needed.

**HUD Map 14a: Hearing, Vision, Cognitive Disability
Davidson County**



HUD Map 14b: Ambulatory, Self-Care, and Independent Living Disability Davidson County



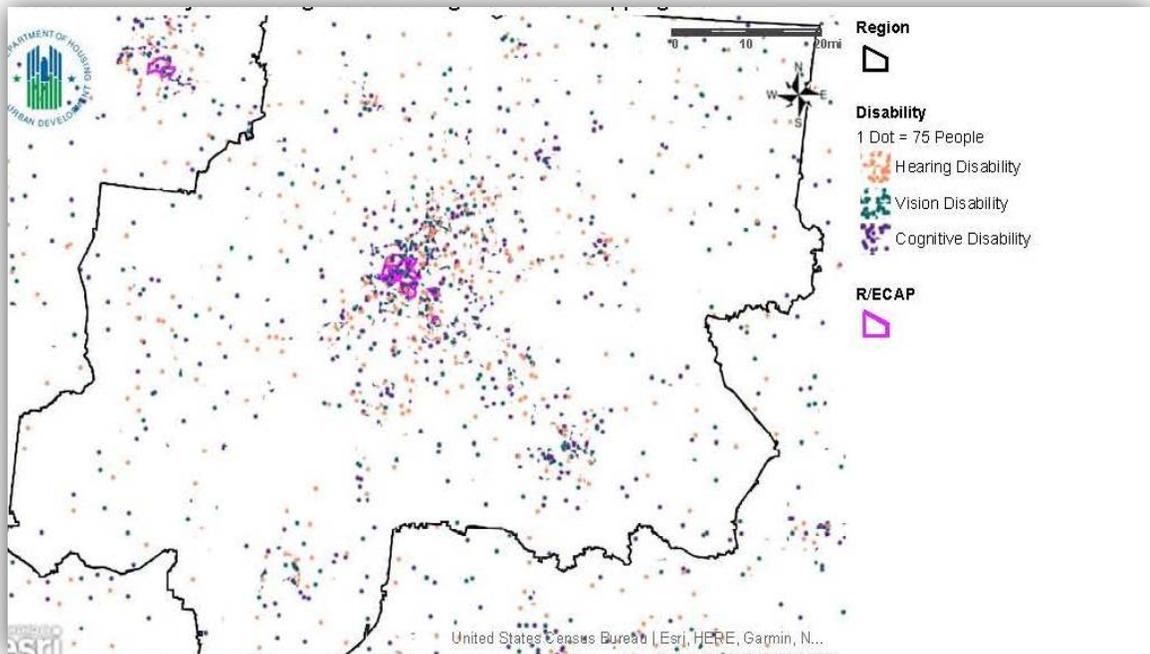
Within the region, the percentage of the population with a disability living in Nashville is nearly the same as for the MSA, with the largest variance for persons with hearing difficulty as shown in HUD Table 13. HUD Map 14c shows that in the region, persons with disabilities are generally distributed throughout the MSA, with some concentration around Davidson County and in core areas such as Murfreesboro, Columbia, and Franklin.

HUD Table 13: Disability Type Nashville & Region

Disability Type	(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction		(Nashville-Davidson--Murfreesboro--Franklin, TN) Region	
	#	%	#	%
Hearing difficulty	17,179	2.94%	51,455	3.28%
Vision difficulty	12,541	2.15%	34,287	2.19%
Cognitive difficulty	28,452	4.87%	72,531	4.63%
Ambulatory difficulty	38,580	6.60%	103,806	6.62%
Self-care difficulty	14,103	2.41%	38,431	2.45%
Independent living difficulty	26,415	4.52%	69,518	4.43%

Note 1: All % represent a share of the total population within the jurisdiction or region.
 Note 2: Data Sources: ACS
 Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

HUD Map 14c: Hearing, Vision, Cognitive Disability Region



- b. Describe whether these geographic patterns vary for persons with each type of disability or for persons with disabilities in different age ranges for the jurisdiction and region.

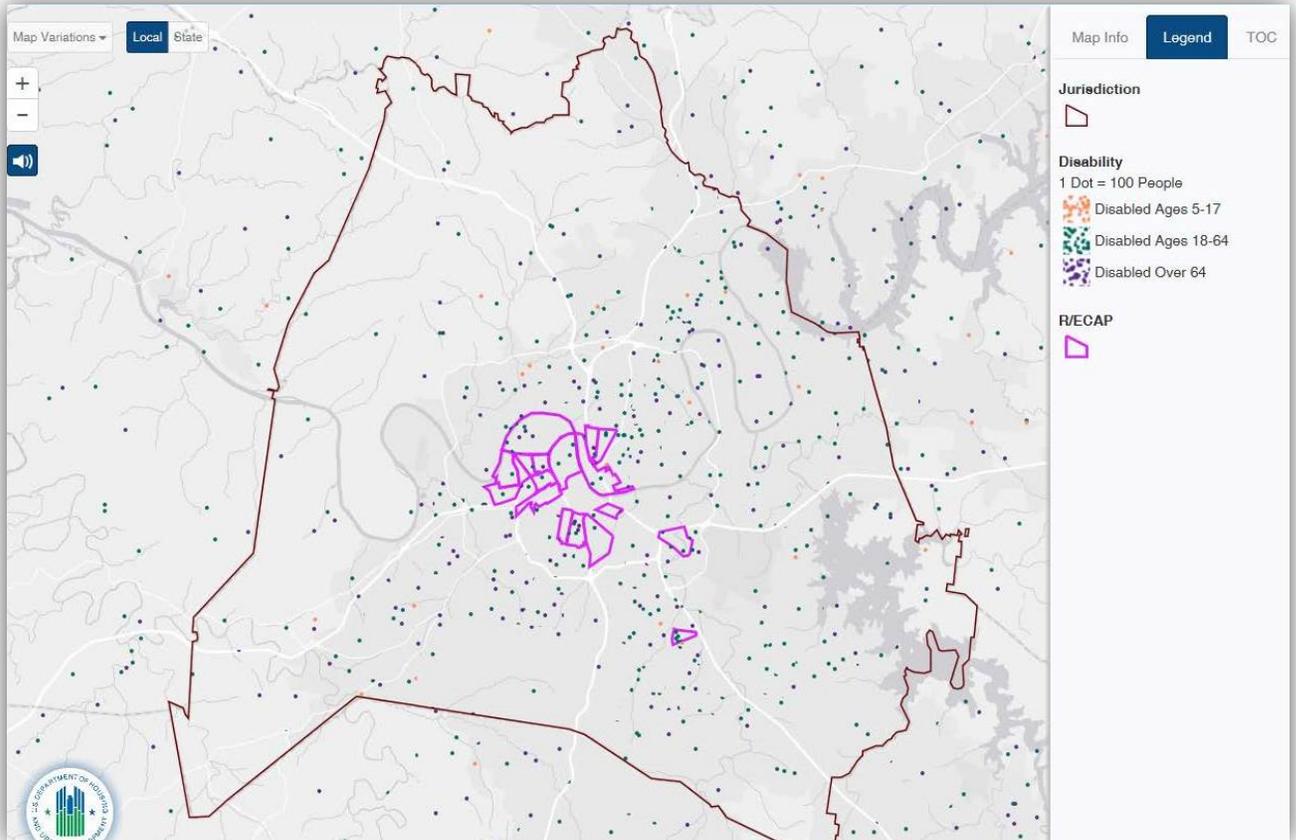
While the preceding maps show that persons with different types of disabilities are fairly distributed in Davidson County and the region, HUD Map 15 shows that persons with disabilities ages 18-64 tend to live in R/ECAP areas than do other age groups. This age range comprises the largest percentage of persons with disabilities, as demonstrated in HUD Table 14.

HUD Table 14: Disability by Age Group

Age of People with Disabilities	(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction		(Nashville-Davidson-- Murfreesboro--Franklin, TN) Region	
	#	%	#	%
age 5-17 with Disabilities	4,500	0.77%	13,614	0.87%
age 18-64 with Disabilities	41,273	7.06%	108,844	6.94%
age 65+ with Disabilities	24,946	4.27%	69,160	4.41%

Note 1: All % represent a share of the total population within the jurisdiction or region.
 Note 2: Data Sources: ACS
 Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

HUD Map 15: Disability by Age Group



D.2 Housing Accessibility

a. Describe whether the jurisdiction and region have sufficient affordable, accessible housing in a range of unit sizes.

As reported in Section IV., the scarcity of housing units accessible to persons with disabilities was an impediment to fair housing choice identified in the 2013 Analysis of Impediments to Fair Housing Choice (AI). In response, MDHA implemented mechanisms for creating accessible and affordable housing through the HOME Investment Partnerships program.

All requests for proposals (RFPs) for new HOME-assisted rental units provide bonus points in the evaluation/scoring process for projects that would be targeted for occupancy by priority populations, defined as extremely and very low income households, seniors, persons with special needs, homeless, and veterans. Projects must meet universal design principles.

RFPs for construction of HOME-assisted, single family units require developers to meet visitability standards and provide bonus points in the evaluation/scoring process to projects that incorporated features in addition to the minimum standards that would enhance livability and aging in place.

All RFPs require developers to comply with the accessibility requirements of the Fair Housing Act and Section 504 of the Rehabilitation Act of 1973 as applicable.

These efforts will result in

- 93 units of housing specifically targeted for rent to persons with disabilities, with 35 meeting the accessibility requirements of the Fair Housing Act and 34 being visitable.
- 28 single family homes that will be visitable.

Also, 3 units in the 10th and Jefferson Street project will meet the accessibility requirements of the Fair Housing Act and the remaining 51 units are visitable.

Despite these actions, the need for affordable, accessible housing in a range of unit sizes continues to grow. The recently released *Housing Nashville Report* stated that 30% of residents cannot afford the cost of housing in Davidson County and that Nashville has lost more than 20% of its affordable housing stock since 2000. In addition, data from HUD Table 10 shows that 15.93% of households in Nashville have severe cost burden, meaning they pay more than 50% of their income for housing. Housing affordability is particularly acute for persons with disabilities who likely have limited incomes. The *2016 Community Needs Evaluation* produced by Metropolitan Social Services reports that a person with a disability in Davidson County makes approximately \$8,600 less annually than a person without a disability.

An analysis of public supported housing supply and the number of chronically homeless in Nashville underscores the need for affordable, accessible housing in a range of unit sizes. When calculating the total number of persons with disabilities from HUD Table 14 above, there are 70,719 persons with disabilities in Nashville and 191,618 in the region. HUD Table 15 below provides the number of people with a disability by category of publicly supported housing. At the most, 3,373 people with a disability live in publicly supported housing in Nashville (4,156 in the region), and these numbers could be duplicative if a development includes more than one category of publicly supported housing. This data shows that in Nashville only 4.77% of people with a disability live in publicly supported housing (2.17% in the region).

HUD Table 15: Disability by Publicly Supported Housing Program Category

(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction	People with a Disability	
	#	%
Public Housing	1,165	22.87%
Project-Based Section 8	983	20.45%
Other Multifamily	66	24.26%
HCV Program	1,159	17.76%
TOTAL	3,373	
(Nashville-Davidson--Murfreesboro--Franklin, TN) Region		
Public Housing	1,240	22.39%
Project-Based Section 8	1,039	18.95%
Other Multifamily	67	20.43%
HCV Program	1,810	18.45%
TOTAL	4,156	
Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs. Note 2: Data Sources: ACS Note 3: Refer to the Data Documentation for details (www.hudexchange.info).		

MDHA Table D.1 below shows the waitlist by bedroom size for Public Housing. MDHA has four (4) properties designated for elderly or disabled persons only: Hadley Park Towers, Madison Towers, Parthenon Towers, and Vine Hill Towers. For all of these properties, the number of people on the current waitlist exceeds the total number of units in each building. Applicants must apply for housing at each property; therefore, applicants can be on more than one waitlist.

MDHA Table D.1: Waitlist for Public Housing Properties

	# Number of Units	Total on Waitlist	# of Bedrooms				
			1	2	3	4	5
Family Properties							
Andrew Jackson Courts	374	4423	2296	1135	992		
Cayce	716	1175	578	314	208	51	24
Cheatham Place	314	4422	2325	1128	969		
Cumberland View	226	3325	1786	818	528	148	45
Edgehill Apartments	380	3622	2018	824	526	171	83
Napier	378	2271	1397	361	513		
Neighborhood Housing	346	5965	2727	1714	1133	391	
Sudekum	443	2100		1312	638	107	43

	# Number of Units	Total on Waitlist	# of Bedrooms				
			1	2	3	4	5
Contemporary Properties							
Historic Preston Taylor	274	4462	1747	1448	898	268	101
John Henry Hale	188	5091	1956	1655	1061	419	
Parkway Terrace	125	3647	1477	1191	694	209	76
Vine Hill Apartments	136	4276	1676	1394	1206		
Elderly Only							
Carleen Batson Waller	53	32	32				
Edgefield Manor	220	85	85				
Gernert	176	16	16				
Elderly or Disabled							
Hadley Park Towers	154	318	318				
Madison Towers	211	403	403				
Parthenon Towers	295	384	384				
Vine Hill Towers	147	380	380				

Further illustrating the lack of affordable housing for persons with disabilities, 2,337 sheltered and unsheltered homeless persons were counted during the most recent Point-in-Time count, conducted on January 26, 2017. Of that number, 601 people were identified as chronically homeless. To be considered under HUD’s definition of “chronically homeless”, a person must have a disability and have been living in a place not meant for human habitation, in an emergency shelter, or a safe haven for the last 12 months continuously or on at least four occasions in the last three years where those occasions cumulatively total at least 12 months.

During consultations with stakeholders, nonprofit affordable housing developers noted that the cost of land makes it difficult to build accessible housing, particularly 1-story homes, and the proliferation of “tall-skinny” houses is reducing the availability of accessible units. Developers mentioned a state law [T.C.A. 67-5-207] that provides a property tax exemption for permanent housing for low income persons with disabilities or low income persons for properties meeting certain conditions (such as receiving HOME funding) and how they would like to coordinate with MDHA on taking advantage of this opportunity to produce more units.

b. Describe the areas where affordable accessible housing units are located in the jurisdiction and region. Do they align with R/ECAPs or other areas that are segregated?

HUD maps do not necessarily show the location of affordable accessible housing; this analysis is based on the location of publicly supported housing and affordable rental housing. As discussed in section C.1.b., generally, publicly supported housing of all types are concentrated in segregated, predominately African-American neighborhoods, such as North Nashville and Bordeaux. In addition, a concentration of publicly

supported housing, particularly HCVs and LIHTC projects, are located in the southeast area of the county, where there is a concentration of Hispanic residents. Little to no publicly supported housing is located in predominately White areas of the county, especially in areas south of downtown. Further, publicly supported housing, particularly Public Housing, is predominately located in R/ECAP areas. However, persons with a disability in Public Housing and Project-Based Section 8 are more likely to live in a non-R/ECAP area. While the overall percentage of Other Multifamily units and HCV assisted housing are in non-R/ECAPs, persons with a disability in one of these programs are more likely to live in a R/ECAP.

HUD Table 7 Excerpt: R/ECAP and Non-R/ECAP Units by Publicly Supported Housing Category

(Nashville-Davidson, TN CDBG, HOME, ESG) Jurisdiction	Total # units (occupied)	% units (occupied)	% with a disability
Public Housing			
R/ECAP tracts	3,456	67.94%	12.46%
Non R/ECAP tracts	1,631	32.06%	44.89%
TOTAL	5,087		
Project-based Section 8			
R/ECAP tracts	546	11.56%	18.15%
Non R/ECAP tracts	4,178	88.44%	20.75%
TOTAL	4,724		
Other HUD Multifamily			
R/ECAP tracts	94	37.45%	36.46%
Non R/ECAP tracts	157	62.55%	17.61%
TOTAL	251		
HCV Program			
R/ECAP tracts	1,052	16.14%	19.83%
Non R/ECAP tracts	5,467	83.86%	17.42%
TOTAL	6,519		

HUD Map 17 shows the distribution of rental housing affordable to households with incomes $\leq 50\%$ AMI in Davidson County. As expected, the highest percentages of affordable rental housing are in R/ECAPs. Midtown and areas southwest of downtown – where many healthcare facilities and services are located – are among the least affordable. Regionally, rental housing becomes less affordable closer to city centers such as Franklin, Murfreesboro, and Hendersonville.

HUD Map 17: Location of Affordable Rental Housing



- c. To what extent are persons with different disabilities able to access and live in the different categories of publicly supported housing in the jurisdiction and region?

As discussed in section D.2.a., only 4.77% of people with a disability in Nashville live in publicly supported housing (2.17% in the region). (See HUD Table 15.) Not only is there a waitlist for the 4 properties designated for elderly or people with disabilities, waitlists for every MDHA public housing property except elderly only greatly exceed the number of units in the inventory. (See MDHA Table D.1.) In addition, there are 8,302 households on the HCV waitlist. However, since 2013 MDHA has established a preference to set aside 18 HCVs every month for persons who are chronically homeless and participating in the Metro Homelessness Commission's "How's Nashville" campaign. To date, 384 people have leased apartments. Waitlist information is not available for other categories of publicly supported housing.

D.3 Integration of Persons with Disabilities Living in Institutions and Other Segregated Settings

- a. To what extent do persons with disabilities in or from the jurisdiction or region reside in segregated or integrated settings?

With the *Olmstead v. LC* decision in 1999, the U.S. Supreme Court held that people with disabilities be provided a choice of where to live and what support service providers to utilize. As a result, subsequent HUD guidance encourages public housing agencies and other HUD-assisted housing providers to work with state and local governments to provide integrated, affordable housing options for individuals who are transitioning from, or at serious risk of entering institutions or other segregated settings.

Hospital to Home Initiative

The Nashville-Davidson County Continuum of Care continually works to increase discharge coordination from acute care and mental health facilities. The Hospital-to-Home (H2H) project, originating out of the Ideas to Reality program under former Mayor Dean's Office of Innovation, is positioned to improve the health outcomes and well-being of homeless individuals identified as high utilizers of local hospitals, by creating a coordinated, multi-sectoral collaborative response that breaks the cycle of homelessness and connects residents to health care and social supports in the community.

The H2H project focuses on a population that is known to accumulate uncompensated health care costs, have increased readmission rates, and poor health outcomes. The originating H2H team has drawn on best practices from other cities, academic research, and an extensive examination of Nashville's local processes to determine the best approach to the challenge presented by homeless people who are discharged by hospitals but who have no home, are frequently uninsured, and cannot manage their medical issues (and often co-occurring medical and behavioral health needs) on the streets or in emergency shelters.

Key events from 2016 and 2017 objectives for the Hospital to Home project:

1. The H2H Steering Committee was established and began meeting monthly then quarterly. Members initially include representatives from four (4) local hospitals/hospital systems; three (3) Federally Qualified Health Centers (FQHC's); and members of the Metropolitan Homelessness Commission (MHC);
2. MHC, as the backbone organization for H2H, convened a meeting with the Davidson County Sheriff's Office and the Nashville Rescue Mission to create and implement a data-sharing agreement. As a result, a cross-system data match was done between high users of jail beds and emergency shelter beds. The intent is to export said data match with local hospitals participating in the project in efforts to understand where to best allocate homeless assistance and housing resources;
3. Eighteen (18) group home beds were dedicated to H2H. Some hospitals are exploring opportunities to utilize said beds as "bridge housing" for H2H high utilizers;

In conjunction with the Coordinated Entry System, current efforts are underway to improve the process for referrals to and linkages to support services for those individuals and families moving from literal homelessness to housing. It is envisioned that identification of support service needs will occur in sync with bi-monthly care coordination (housing placement) meetings for Veterans, chronic single individuals and

families. High utilizers may cut across all subpopulations of a coordinated entry system.

Within 48 hours of patient admission to the area's mental health institute (MTMHI), social workers formulate discharge plans. Formal protocols are implemented through the Tennessee Department of Mental Health & Substance Abuse Services, partnering with Centerstone to promote moves into community settings when patients are clinically ready. Indigent/Targeted funds provide temporary help with rent/utility deposits, transportation, & medication copays until income & benefits can be restored. A SOAR (Supplemental Security Insurance/Social Security Disability Insurance (SSI/SSDI) Outreach, Access and Recovery) liaison to MTMHI enhances the connection to SSI/SSDI & TennCare benefits. Although Tennessee has yet to expand Medicaid, maximizing access to Medicaid through SOAR is an example of Nashville doing a great deal more with less. This local effort, spearheaded by Park Center and funded through Nashville's Homelessness Commission, boasts an approval rate of 98% and a 38-day turnaround time for a disability determination.

Upon discharge, persons return to the home of family members, an apartment, recovery houses or an appropriate group home setting. Supplemented by the state, PATH (Projects for Assistance in Transition from Homelessness) assistance to the Mental Health Co-op provides outreach, referral, and linkage to housing and mainstream mental health/substance abuse services. Post-Discharge Follow-up Reports to MTMHI staff increase the likelihood that community housing options succeed.

Mental Health Discharge Coordination Protocol

In 2016, the Tennessee Department of Mental Health and Substance Abuse Services began implementing the Tennessee Cooperative Agreement to Benefit Homeless Individuals-State (TN-CABHI). This three-year initiative will provide collaboration among state-level agencies to reduce homelessness, and housing with support services to homeless veterans and other chronically homeless people living with mental illness and/or substance use disorders in Nashville- Davidson County, via financial support to the Metropolitan Homelessness Commission. The CABHI grant will help bridge local gaps by addressing barriers to access and availability of treatment as well as other support services - a critical link, in cases where participants choose to avoid certain providers or services, or are determined to be ineligible for a needed service.

Even with the H2H initiative and mental health discharge protocols, stakeholders emphasized the dire need for stronger, more manageable, long-term case management for persons with mental impairments.

Housing First

As HUD explains, Housing First is an approach to quickly and successfully connect individuals and families experiencing homelessness to permanent housing without preconditions and barriers to entry, such as sobriety, treatment or service participation requirements. Supportive services are offered to maximize housing stability and prevent returns to homelessness as opposed to addressing predetermined treatment goals prior to permanent housing entry. While HUD is emphasizing Housing First in awarding Continuum of Care (CoC) program funding, many homeless providers and landlords have not aligned with the Housing First model.

Zoning and Group Homes

In 2009, Metro Nashville entered into a Consent Decree with the U.S. Department of Justice resulting from the denial of a building permit submitted by a faith-based provider of residential substance abuse treatment programs and amending the zoning code in a manner that prevented the applicant from using the property. Under the Consent Decree, Metro repealed the discriminatory zoning ordinance and adopted an ordinance providing a process by which individuals with disabilities may request reasonable accommodations from zoning and land use restrictions in the zoning code (Ordinance No. BL2008-333). Metro fully complied with the terms of the Consent Decree, which expired on February 5, 2013.

Under Tennessee law (T.C.A. 13-24-102), a "single family residence" includes any home in which eight (8) or fewer unrelated persons with disabilities reside, and may include three (3) additional persons acting as support staff or guardians, who need not be related to each other or to any of the persons with disabilities residing in the home.

As mentioned in D.1.a., there appears to be a concentration of persons with cognitive disabilities in the North Nashville R/ECAP, which may be reflective of a number of Single Room Occupancy (SRO) properties in the area. Members of the community have expressed opposition to additional homes and would like MDHA not to award HOME funds or property for group homes in the community.

b. Describe the range of options for persons with disabilities to access affordable housing and supportive services in the jurisdiction and region?

There are a number of resources in Nashville and the State of Tennessee to connect persons with disabilities to affordable housing and supportive services. These resources include, but are not limited to the following. As discussed later in D.6.b., efforts to increase supportive services for persons with mental impairments needs to be strengthened.

- **Housing Within Reach:** Provides, among other services, a searchable database for housing options by zip code.
<http://www.recoverywithinreach.org/housingwithinreach/housingoptions>

- **How's Nashville Campaign:** A community-wide, collaborative, and inclusive effort to end homelessness in Nashville launched by the Metropolitan Homelessness Commission in 2013. <http://howsnashville.org/>
- **Metropolitan Homelessness Commission:** The Metropolitan Homelessness Commission is Metro's planning and coordinating entity that brings advocates, nonprofit organizations, for-profit business leaders, government agencies, and the general public together to collaborate on solutions for homelessness in Nashville. In June of 2014, the Metro Council approved [Ordinance BL2014-777](#), which establishes the Homelessness Commission as a permanent body of the Metropolitan government.

The new ordinance outlines the following duties and responsibilities for the Homelessness Commission:

- To implement a coordinated and focused approach to ending homelessness and to develop measurable goals;
 - To assure participation of all stakeholders including homeless persons;
 - To maintain accurate, current data on homeless populations; and
 - To educate the public, service providers and other interested parties on issues related to homelessness.
- **Nashville Area on Aging and Disability:** Connects the older population and adults with disabilities to programs and services, such as nutrition, health care, and transportation. <https://www.gnrc.org/agencies-programs/aaad/>.
 - **Nashville Homeless Organizing Coalition:** Grassroots organization focusing on (1) increasing people's ability to access safe and affordable housing, (2) ending the criminalization of homelessness—the laws, ordinances, and policing policies that unfairly affect people who are un-housed, and (3) better educating and involving the faith community.
 - **Nashville IDD (Intellectual and Developmental Disabilities) Housing Group:** Facilitates affordable housing for individuals with IDD in an interdependent and supportive community. <http://www.nashvilleiddhousing.org/>
 - **Network of Nonprofit Partners:** Nonprofit organizations receiving funding through the Continuum of Care, Emergency Solutions Grant, and Housing Opportunities for AIDS program provide housing assistance and supportive services for Nashville's most vulnerable populations. Email MDHA at fairhousingplan@Nashville-MDHA.org for more information.

- **Tennessee Disability Coalition:** An alliance of organizations and individuals joined to promote the full and equal participation of people with disabilities in all aspects of life. <http://www.tndisability.org/>.

- **Community Development Block Grant Programs**

Every year, over \$1 million is allocated to the homeowner rehab program for health and safety and accessibility improvements. Typically, between 80 and 100 households received assistance every year. Priority is given to very low income households ($\leq 50\%$ AMI), elderly, and persons with disabilities. The 2016 application process opened on October 31, 2016 and closed January 16, 2017; during that time MDHA received 110 pre-application forms. Of those, 40 applicants indicated that someone in the households has a disability. This is a very popular program that is over-prescribed every year.

Program Year 2013 CDBG funds were awarded to nonprofits for the rehabilitation of 6 homeless and domestic violence shelters, whose occupants tend to have health issues and disabilities. Additional funds allocated in 2014 will result in the rehabilitation of 2 more shelters.

CDBG public service dollars have been allocated each program year to make one-time payments to landlords and utility companies for the first month's rent and security/utility deposits on behalf homeless persons, a large percentage of which have disabilities, seeking to find housing through HCV or VASH program. This program has proved to be very effective and has assisted 693 homeless individuals obtain permanent housing as of the end of the 2015 Program Year (PY).

D.4 Disparities in Access to Opportunity

a. To what extent are persons with disabilities able to access the following in the jurisdiction and region? Identify major barriers faced concerning:

HUD does not provide opportunity indicators for persons with disabilities as it does for race and ethnicity. Therefore, information provided below is based upon local data and local knowledge.

i. Government service and facilities

Metro Government is committed to ensuring that its programs, services, and activities are accessible and that practical use by individuals with disabilities, regardless of whether they are residents or visitors, is not restricted or hindered in violation of standards relating to individuals with disabilities. Metro's Americans with Disabilities Act (ADA) and Safety Services division helps all Metro departments and agencies, including Metropolitan Nashville Public Schools, by providing support services toward ensuring the accessibility of programs and activities as required by the *Americans with Disabilities Act (ADA) of 1990* and Section 504 of the *Rehabilitation Act of 1973*. Major

functions of ADA & Safety Services are completing construction/alteration project ADA compliance reviews and providing informational assistance. Special events occurring on Metro-owned or managed property must meet Metro-adopted accessibility standards. More information on Metro's ADA compliance policies is available at: <http://www.nashville.gov/General-Services/ADA-Compliance.aspx>.

Metro Parks and Recreation offers a supervised recreation program for individuals with intellectual and developmental disabilities that provides a wide variety of activities at select Metro Parks community centers and recreation facilities in the community. Adult day programs, a bowling league, and "Community Day" activities for various ages are available throughout the year. During summer months, there are day camps for both adults and high school age youth. Summer camps utilize peer groups to partner with our campers each day. In addition, Metro Parks partners with local agencies including the Sports 4 All Foundation, Special Olympics Nashville, and Best Buddies Vanderbilt to offer special activities throughout the year. The Disabilities Program also works with MTA's Access Ride to help participants get to and from events and activities.

During the community engagement process, stakeholders did not comment on barriers to accessing Metro facilities or services.

Although stakeholders and citizens did not report accessibility issues related to MDHA services or administrative facilities, they reported issues and concerns accessing MDHA's high rise properties. Comments on accessibility issues related to housing are discussed in section D.5.a. below.

ii. Public infrastructure (e.g., sidewalks, pedestrian crossings, pedestrian signals)

In January 2017, Metro released the draft WalknBike Plan - an update to the 2008 Strategic Plan for Sidewalks and Bikeways. (http://nashvillewalknbike.com/wp-content/uploads/2017/01/Nashville_WalkBike_Draft_forWeb.pdf.) According to the Plan, there are 1,900 miles of missing sidewalks in Nashville-Davidson County. Further, the Plan cites a statistic from the 2014 *Dangerous by Design* report that Nashville ranks the 15th most dangerous region in the U.S. based for pedestrians. As part of the Plan, Metro conducted an inventory of existing sidewalks and determined that of 1,112 miles of existing sidewalks, 157 are in poor condition and committed to keeping ADA requests and compliance a top priority. Metro lists the following conditions that would constitute an ADA sidewalk issue:

Types of ADA Sidewalk Issues

- | | |
|--------------------------------|---|
| -Exact location of sidewalk | -Electric box obstructions |
| -Type of material of sidewalk | -Other electric obstructions |
| -Width of sidewalk | -Gas valve or meter obstructions |
| -Total length of sidewalk | -U. S. Post Office mailbox obstructions |
| -Electric manhole obstructions | -Private mailbox obstructions |

- Length of sidewalk under construction
- Length of damaged sidewalk
- Horizontal cracks greater than 1/2 inch
- Vertical cracks greater than 1/4 inch
- Cross slopes less than 2%
- Cross slopes from 2% to 3%
- Cross slopes greater than 3%
- Water meter obstructions
- Water hydrant obstructions
- Water manhole obstructions
- Other water obstructions
- Electric pole obstructions
- Length of missing sidewalk (Missing sidewalk is defined as a gap between two existing sidewalks that is less than 1/4 mile in length.)
- Other path of travel obstructions
- Telephone obstructions
- Telephone manhole obstructions
- Telephone box obstructions
- Other telephone obstructions
- Sign obstructions
- Traffic signal pole obstructions
- Traffic signal cabinet obstructions
- Tree obstructions
- Commercial driveway obstructions
- Residential driveway obstructions
- New sidewalk ramps (ADA compliant)
- Old sidewalk ramps (ADA non-compliant)
- Missing sidewalk ramps (locations where ramps are required per Metro's standards or per ADA guidelines, but have not yet been installed)

The most common comments about access to infrastructure received during the community engagement process were related to lack of sidewalks (particularly in reference to Buchanan Street, Hermitage, Bordeaux, and Antioch). Other comments were related to no crosswalks at busy intersections, cracks in sidewalks, and the need for traffic calming measures (such as speed bumps).

iii. Transportation

In discussions on access to opportunity, transportation was mentioned more often than other barriers. Transportation (or lack of) affects the ability of persons with disabilities to access critical services. Bus routes, schedules, and cost (especially for those on fixed incomes) were noted issues with public transportation. For persons with a disability, having to walk a lengthy distance or up a hill from a bus stop is a significant impediment to using public transportation. Several residents recognized that AccessRide is an option but find the fee to be a barrier. Options such as Lyft and Uber were discussed; again, cost was a concern.

One of the recommendations of nMotion, the Metropolitan Transit Authority's Strategic Plan (2016), is to improve AccessRide Service. Improvements include:

- Real-time information that will allow users to track the location of their vehicle and that will provide more accurate pickup time information.
- New "no advance reservation" services, such as the ability to use additional transportation providers such as Uber, Lyft and regular taxis.
- New fare payment options to make fare payment easier.
- The development of a charitable organization to provide fare subsidies for low-income riders.

iv. Proficient schools and educational programs

According to the Tennessee Department of Education's Data Display (Publication Year 2016), the percentage of children ages 6 through 21 with disabilities enrolled in public school in Tennessee as of December 1, 2014, is 13.3% of total enrollment. For school year 2013-2014, the percentage of students who exited special education and school by graduating with a regular high school diploma was 76.3%; 12.2% received a certificate; 9.5% dropped out; and 1.5% reached maximum age of 21.

In Metro Nashville Public Schools (MNPS), students with special needs are provided with an instructionally appropriate Individual Educational Program (IEP) that addresses their needs. In addition, MNPS has developed the Exceptional Educational Family Advisory Council (EEFAC) composed of parents of children who receive special education services in Metro Schools. Any parent of a child who receives services is eligible to be a member. The EEFAC discusses topics of interest to parents. During the community engagement process, a resident noted that the IEP process is lengthy but worth it; however, she said there is a stigma associated with a learning disability.

Under Tennessee law (T.C.A. 49-13-102), charter schools must provide special education services for students in the same manner as all other public schools. Public charter schools may not discriminate on the basis of eligibility for services under the Individuals with Disabilities Education Act (IDEA), Section 504 of the Rehabilitation Act, or the Americans with Disabilities Act. Though charter schools may not refuse to enroll students because of their eligibility for special education services, charter schools may not presently have the infrastructure or personnel to meet the needs of special education students identified in the students' individualized education programs (IEPs). Charter schools are responsible for ensuring their students receive special education and related services in the least restrictive environment.

In 2015, the Tennessee General Assembly passed the Individualized Education Act (IEA) to provide options for students with disabilities to choose the education opportunities that best meet their own unique needs through access to public education funds. The first IEAs were awarded in January 2017. Currently, only two schools in Nashville participate in the IEA program: Gateway Academy Learning Lab Green Hills and Saint Ann School.

v. Jobs

According to the TN Disability Coalition's 2017 Policy Platform, only 27% of Tennesseans with disabilities are in the labor force, but there are more than 500,000 working-age adults in Tennessee who can and want to work. Among the policies the Coalition supports are: competitive, integrated employment options for people with disabilities; coordination between agencies that provide training and employment supports; the "Employment First" Initiative assisting the State of Tennessee to align policies, regulations and funding priorities to encourage integrated employment as the primary outcome for individuals with significant disabilities; and protections for workers who experience a disability to retain employment.

Workforce training and employment programs include, but are not limited to:

- **The Arc Tennessee:** is committed to improving employment outcomes for all people with IDD and provides information on a number of resources on its website at: <http://www.thearctn.org/Employment.php>.
 - **Employment First:** A program through the Tennessee Department of Intellectual and Developmental Disabilities to facilitate the full inclusion of individuals with varying degrees of abilities in the workplace and in the community. See more at: <https://www.tn.gov/didd/topic/employment-first#sthash.y6e9s1ZY.dpuf>.
 - **Goodwill Industries of Middle Tennessee:** Offer intensive job readiness services for people with disabilities. <http://giveit2goodwill.org/services/>.
 - **Tennessee Works:** A “one-stop shop” in Tennessee for information related to employment of people with disabilities. <http://www.tennesseeworks.org/>
- b. Describe the processes that exist in the jurisdiction and region for persons with disabilities to request and obtain reasonable accommodations and accessibility modifications to address barriers discussed above.**

Information on requesting ADA Accommodation through Metro Government is available on the Nashville.gov website: <http://www.nashville.gov/General-Services/ADA-Compliance/Accommodation-Request.aspx>. Also on the website is a link to a grievance form. While no one had relayed a negative experience in requesting an accommodation, one affordable housing developer discussed issues with complying with set-back requirements when trying to make a home accessible (i.e., install a ramp) and was not aware of Metro Ordinance BL2008-333, which provides for reasonable accommodation to zoning laws and other policies.

MDHA provides a number to call to request reasonable accommodations for its programs and facilities on its website at <http://www.nashville-mdha.org/?p=1300> and in public notices. In addition, the MDHA website provides information about protections available to persons with disabilities at <http://www.nashville-mdha.org/fair-housing/>. Information on requesting reasonable accommodation is provided on most correspondence with residents. Again, only a number to call is provided; the process for requesting reasonable accommodation is not publicly available. At least one resident who attended a community meeting did not understand his right to request a reasonable accommodation.

- c. Describe any difficulties in achieving homeownership experienced by persons with disabilities and by persons with different types of disabilities in the jurisdiction and region.**

HUD does not provide data on homeownership rates for persons with disabilities as it does for race and ethnicity. However, challenges to achieving homeownership were discussed during stakeholder consultations on disability. One stakeholder, who is deaf, remarked that there is a homeownership barrier because of a disability while another stakeholder commented on the lack of homeownership programs for persons with disabilities. In addition, there are challenges to affording homeowner's insurance and making accommodations.

D.5 Disproportionate Housing Needs

- a. Describe any disproportionate housing needs experienced by persons with disabilities and by persons with certain types of disabilities in the jurisdiction and region.**

The four housing problems comprising disproportionate housing needs are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

HUD does not provide data on disproportionate housing needs for persons with disabilities as it does for race and ethnicity. As discussed previously, housing affordability surfaced as the predominant disproportionate housing need. Another problem is the cost of making modifications and the lack of resources available to assist. Several public housing residents made comments related to accessing MDHA's high-rise residential buildings designated for elderly only or elderly/disabled. According to comments received, residents have experienced problems with elevators not working; certain exterior doors being locked, which require residents to walk around buildings; and unit sizes and configurations not accommodating their needs. Elderly and disabled residents also expressed concern about being in a high-rise in case of a fire.

D.6. Additional Information

- a. Beyond the HUD-provided data, provide additional relevant information, if any, about disability and access issues in the jurisdiction and region including those affecting persons with disabilities with other protected classes.**

Age

Although it is not a protected class, age was often intertwined in discussions on disability. Metro Social Service (MSS) reported that as a person ages, the likelihood of having a disability increases. Disabilities in hearing, vision, cognitive ability, self-care, and independent living all increase with age, with ambulatory (walking) difficulties the most common type of disability in older age categories. Given the growing population of older adults, MSS emphasized that more housing units and a greater level of services will be needed for persons to live independently and remain in their community. (2016 *Community Needs Evaluation*)

Comments received during the community engagement process reflected these findings. In addition, stakeholders expressed deep concern about the displacement of elderly residents who are not able to maintain their homes, pay property taxes, or are pressured by developers to sell their homes. Despite Metro's wide-spread campaign about its tax freeze program and attempts by nonprofits and advocates to educate homeowners on offers for their homes, stakeholders would like to see a broad, coordinated outreach and education effort led by a government agency (MDHA or Metro) to help people understand their rights and learn about available programs.

b. Describe other information relevant to the assessment of disability and access issues.

Mental Health Impairments

Stakeholder consultations revealed that persons with mental impairments encounter significant barriers to securing and retaining housing. Unlike a physical disability that likely can be seen, mental impairment is not obvious, making accommodation difficult. Providers reported clients being evicted because of a behavioral episode and consequently unable to find other housing due to an eviction in their history. The same consequence is true if a client is arrested; some providers reported that landlords will consider arrest records or criminal affidavits - rather than convictions – to deny housing. Without case management, providers explained that it is very difficult for someone with a mental impairment to navigate the housing system.

To address these barriers, providers recommended educating landlords about making reasonable accommodation for persons with mental impairments, developing stronger connections between housing and mental health providers; and building more permanent supportive housing.

D.7. Disability and Access Issues Contributing Factors

Identify factors that significantly create, contribute to perpetuate, or increase the severity of disability and access issues and the fair housing issues, which are Segregation, R/ECAPs, Disparities in Access to Opportunity, and

Disproportionate Housing Needs. For each contributing factor, note which fair housing issue(s) the selected contributing factor relates to.

Through the HUD-provided data and local data used to analyze disability and access, as well as comments obtained during the community engagement, the following contributing factors have been identified:

- **Access to publicly supported housing for persons with disabilities**
 - As reported, a small percentage of persons with disabilities reside in public supported housing. Criminal and eviction history can be barriers to obtaining such housing.
- **Access to transportation for persons with disabilities**
 - Bus routes, schedules, cost, and location of bus stops impede the ability of persons with disabilities to access services.
- **Inaccessible public or private infrastructure**
 - Lack of sidewalks was a barrier identified by stakeholders.
- **Lack of affordable in-home or community-based supportive services**
 - Persons with mental impairments encounter significant barriers to securing and retaining housing without supportive services.
- **Lack of affordable, accessible housing in range of unit sizes**
 - It is often cost prohibitive to develop affordable, accessible housing.
- **Lack of assistance for transitioning from institutional settings to integrated housing**
 - The Nashville-Davidson County Continuum of Care has not adopted Housing First.
- **Lack of assistance for housing accessibility modifications**
 - Elderly and disabled residents cannot afford the costs of making accessibility modifications, and programs that offer funding are over-prescribed.

- **Land use and zoning laws**
 - Affordable housing developers need to be educated on BL2008-333, which provides for reasonable accommodation to zoning and other policies.

- **Loss of Affordable Housing**
 - As reported in the Mayor's *Housing Nashville* report, Nashville has lost more than 20% of its affordable housing stock since 2000.

V.E. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY, AND RESOURCES ANALYSIS

1. List and summarize any of the following that have not been resolved: a charge or letter of finding from HUD concerning a violation of a civil rights-related law; a cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law; any voluntary compliance agreements, conciliation agreements, or settlement agreements entered into with HUD or the Department of Justice; a letter of finding issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law; a claim under the False Claims Act related to fair housing or civil rights rights generally, including an alleged failure to affirmatively further fair housing; or pending administrative complaints or lawsuits against the locality alleging fair housing violations or discrimination.

The Tennessee Human Rights Commission reports the following are open Fair Housing cases (pending investigation) in Davidson County.

- HUD Case Number 04-16-4220-9, filed 1/27/2016: Complainant is a person protected from unlawful discrimination based on her race, African American. Complainant alleges on numerous occasions she complained to the management about children in the neighborhood congregating around her unit, damaging her property, and being a nuisance. She alleges the Respondent failed to provide adequate solution to her request and only advised her to call the police, which she did. Complainant alleges after she called and got the police involved, the Respondent retaliated against her by randomly enforcing the lease violations and denying her a grievance hearing.
- HUD Case Number 04-17-8101-8, filed 5/9/2016: Complainant is protected from unlawful discrimination based on her status as a person with a disability. Complainant alleges that she reported to Respondent that someone was urinating in her air conditioner. Complainant alleges that the police were called and expressed there was a strong unpleasant smell in the Complainant's unit. Complainant alleges that her maintenance requests were ignored due to her disability status.

Counsel for Metro and MDHA, respectively, stated that there are no open Fair Housing actions to which they are a party.

2. Describe any state or local fair housing laws. What characteristics are protected under each law?

Local Fair Housing Laws

- **The Code of the Metropolitan Government of Nashville and Davidson County, Tennessee, Chapter 11.20-Fair Employment and Housing Practices** protects race, color, religion, national origin, disability, or sex in connection with employment.
- **Metro’s Statement of Non-Discrimination:** “The Metropolitan Government of Nashville and Davidson County (Metro Government) is committed to promoting the quality of opportunity for all citizens. Metro Government takes pride in ensuring that people with disabilities are able to take part in, and benefit from, the range of public programs, services, and activities offered by the Government. Metro Government continues to modify its facilities, programs, policies, or practices, as necessary, to ensure access is provided. Metro Government does not discriminate on the basis of race, color, national origin, gender, gender identity, sexual orientation, age, religion, creed or disability in admission to, access to, or operations of its programs, services, or activities. Discrimination against any person in recruitment, examination, appointment, training, promotion, retention, discipline or any other employment practices because of non-merit factors shall be prohibited.

People with disabilities also have the right to be accompanied by service animals in public areas throughout Davidson County under the Americans with Disabilities Act, and interference with or denial of this right may also be a violation of state law. Service animals play an important role in ensuring the independence of people with disabilities, and it is therefore our policy to welcome into our County any animal that is individually trained to assist a person with a disability.”

- **MDHA Statement of Non-Discrimination:** “The Metropolitan Development and Housing Agency (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. The Metropolitan Development and Housing Agency does not discriminate in its hiring or employment practices.”

State of Tennessee

- **Tennessee Human Rights Act, Tenn. Code Ann. § 4-21-101 et seq.** prohibits discrimination on the basis of
 - Race, creed, color, religion, sex, age, national origin, or disability in connection with employment;
 - Sex, race, creed, color, religion, ancestry, national origin, age, or disability in connection with public accommodations; and

- Race, color, creed, religion, sex, disability, familial status, or national origin in connection with housing.

3. Identify any local and regional agencies and organizations that provide fair housing information, outreach, and enforcement, including their capacity and the resources available to them.

Metro Human Relations Commission (MHRC)

MHRC is empowered under Metro Code 11.20.100 to enforce the provisions of Metro's Fair Employment and Housing Practices. The mission of MHRC is to protect and promote the personal dignity of all people by protecting and promoting their safety, health, security, peace, and general welfare. MHRC carries out this mission both proactively and reactively by:

- Investigating complaints within the general services district regarding perceived discrimination
- Reviewing allegations of discriminatory misconduct by metropolitan government employees, including but not limited to employees of the police department, fire department, health department, department of codes administration, public works, metropolitan beer permit board, metropolitan development and housing agency and department of water and sewerage services, and fostering better relations between employees of metropolitan government and the people they seek to serve
- Lessening and eliminating prejudice and discrimination through educational and awareness enhancing programs designed to promote tolerance, respect, and the value of diversity
- Proposing legislation addressing human relations issues in the general services district and enhancing the enforcement of statutes and ordinances that already exist
- Fostering mutual understanding, tolerance, and respect among all economic, social, religious, ethnic, and other community groups by working with existing educational, religious, governmental, social and community agencies.

MHRC is composed of seventeen volunteer Commissioners, appointed by the Mayor and confirmed by Metro Council. MHRC has a staff of 4 and is funded by Metro Government. The proposed 2017-2018 budget is \$491,900. While MHRC attempts to resolve complaints, it does not have the resources to enforce Fair Housing complaints and refers complainants to the Tennessee Fair Housing Council or the Tennessee Human Rights Commission.

Tennessee Human Rights Commission (THRC)

THRC is an independent state agency created in 1963 to encourage, promote and advise the public of their human rights. In 1978, THRC transformed into an enforcement agency through the passing of the Tennessee Human Rights Act (THRA) and later, the Tennessee Disability Act (TDA), which together prohibit discrimination in housing, employment, and public accommodation on the basis of race, color, creed, national origin, religion, sex, disability, familial status (housing only), and age (over 40 in employment). The Commission also ensures the State of Tennessee's compliance with Title VI of the Civil Rights Act of 1964 which prohibits discrimination based on race, color, and national origin by state agencies receiving federal financial assistance. THRC's mission is to safeguard individuals from discrimination through enforcement and education.

THRC is governed by a nine (9) member board of commissioners serving staggered six year terms appointed by the Governor, the Lt. Governor, and the Speaker of the House, to represent the three Grand Divisions of the state. A 29 member staff of investigators, attorneys, and other professional support personnel carry out the day-to-day duties of conducting thorough investigation and educating the public about their rights and responsibilities. Staff duties include the receipt, investigation, and when necessary, litigation of discrimination complaints. When parties agree, THRC also conducts mediation and conciliation as means to resolve complaints. In addition, THRC provides technical assistance and education about the rights and requirements under the THRA and TDA laws. THRC maintains its central office in Nashville and has regional offices in Knoxville, Chattanooga, and Memphis and is the only designated FHAP (Fair Housing Assistance Program) agency in Tennessee.

Tennessee Fair Housing Council (TFHC)

TFHC is a private, non-profit advocacy organization whose mission is to eliminate housing discrimination throughout Tennessee. Its enforcement program is based in Nashville and concentrates on Davidson, Cheatham, Dickson, Rutherford, Sumner, Williamson and Wilson counties. TFHC carries out its mission in several ways:

- **Education and outreach:** TFHC staff make dozens of appearances and sponsor several events each year to tell the public about fair housing. Outreach to other organizations that serve vulnerable populations is especially effective, and TFHC also trains housing providers.
- **Enforcement:** TFHC takes in dozens of complaints of housing discrimination each year and investigates those complaints, counsels the clients, and, in some cases, represents them in administrative actions or lawsuits. TFHC also assists complainants in filing administrative complaints even where they don't provide representation.

- **Promoting technology in the fair housing field:** TFHC pioneered the use of the Internet in fair housing enforcement. In 1996, it was instrumental in providing equipment and internet access to other fair housing organizations, and, since 1995, TFHC has operated the National Fair Housing Advocate Online, the nation's leading resource on fair housing law. TFHC still provides web site and technology consulting to other fair housing organizations around the country.

TFHC has received funding from HUD under the Fair Housing Initiatives Program (FHIP) and funding from MDHA to conduct fair housing outreach, education, and testing, as described below. With the recent passing of its long-time executive director, as well as the exit of other staff to other organization, TFHC is in the process of rebuilding its capacity.

4. Additional Information

- a. **Provide additional relevant information, if any, about fair housing enforcement, outreach capacity, and resources in the jurisdiction and region.**

During stakeholder consultations, legal representatives commented on the length of time it takes for HUD to investigate and resolve a complaint. One representative said a case has been open for 900 days.

- b. **The program participant may also include information relevant to programs, actions, or activities to promote fair housing outcomes and capacity.**

The lack of fair housing education, testing, and enforcement capacity was identified as a barrier to fair housing choice in the 2013 Analysis of Impediments. Beginning with Program Year 2013, MDHA awarded CDBG public service dollars to the Tennessee Fair Housing Council to perform fair housing counseling, outreach and education and to conduct complaint-based and targeted testing primarily in Tier I target areas.

As a result, **377 clients have been provided services in conjunction with the counseling and outreach component of the program.** Additionally, the program has provided Fair Housing Counseling Clinics, training for mortgage lending professionals, training in design and construction, developer training, real estate and lending testing and training of rental/sales testers for lending testing.

Other fair housing education and outreach efforts undertaken by MDHA include:

- Having a page dedicated to providing information on the Federal Fair Housing laws on the MDHA website – this information can be viewed through the following link: <http://www.nashville-mdha.org/fair-housing/>.
- Sponsoring the annual Tennessee Fair Housing Matters Conference.

- Routinely posting and providing Fair Housing informational materials at all offices and properties.
- Maintaining a dedicated Fair Housing Hotline where the public can call to obtain information on Fair Housing. A recorded message provides information on how to file a complaint and referral information to local fair housing agencies. A staff person checks messages periodically, responds to complaints, and tracks calls received. **The Hotline received 226 calls during the 2013 – 2015 program years.**
- Including the Equal Housing logo and/or anti-discrimination phrase on all informational materials distributed by MDHA.

MDHA supports the continued use of CDBG funds to support fair housing outreach.

5. Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors.

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the lack of fair housing enforcement, outreach capacity, and resources and the severity of fair housing issues, which are Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each significant contributing factor, note which fair housing issue(s) the selected contributing factor impacts.

- **Lack of local private fair housing outreach and enforcement**
 - Fair housing outreach and enforcement is needed, with a particular focus on hot markets and areas with large populations of immigrants.
- **Lack of local public fair housing enforcement**
 - Local public agencies do not have the resources to enforce fair housing complaints.
- **Lack of resources for fair housing agencies and organizations**
 - Funding for private, nonprofit fair housing agencies is primarily if not fully through grants.

SECTION VI. FAIR HOUSING GOALS & PRIORITIES

1. For each fair housing issue as analyzed in the Fair Housing Analysis section, prioritize the identified contributing factors. Justify the prioritization of the contributing factors that will be addressed by the goals set below in Question 2. Give the highest priority to those factors that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance.

The following matrix shows contributing factors for each of the areas analyzed. The fair housing goals and priorities presented in the next question are based on the contributing factors identified through the Fair Housing Analysis. Each of the following goals includes strategies, ranked by priority, for addressing fair housing issues. High priority is given to factors that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance. Goals have a maximum timeframe of 5 years to align with the timeframes of the Consolidated Plan and PHA Plan. Goals will be revisited after 5 years.

Contributing Factor	Segregation	R/ECAPs	Disparities in Access to Opportunity	Disproportionate Housing Needs	Publicly Supported Housing	Disability & Access	Fair Housing Enforcement, Outreach Capacity & Resources
Access to financial services			X				
Access to publicly supported housing for persons with disabilities						X	
Access to transportation for persons with disabilities						X	
Admissions & occupancy policies & procedures, including preferences in publicly supported					X		

Contributing Factor	Segregation	R/ECAPs	Disparities in Access to Opportunity	Disproportionate Housing Needs	Publicly Supported Housing	Disability & Access	Fair Housing Enforcement, Outreach Capacity & Resources
housing							
Availability of affordable units in a range of sizes				X			
Availability, type, frequency & reliability of public transportation			X				
Community opposition	X	X			X		
Deteriorated & abandoned properties		X					
Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault & stalking				X			
Displacement of residents due to economic pressures	X	X		X	X		
Impediments to mobility					X		
Inaccessible public or private infrastructure						X	
Lack of access to opportunity				X	X		

Contributing Factor	Segregation	R/ECAPs	Disparities in Access to Opportunity	Disproportionate Housing Needs	Publicly Supported Housing	Disability & Access	Fair Housing Enforcement, Outreach Capacity & Resources
due to high housing costs							
Lack of affordable housing in a range of unit sizes						X	
Lack of affordable in-home or community-based supportive services						X	
Lack of affordable, integrated housing for individuals who need supportive services						X	
Lack of assistance for housing accessibility modifications						X	
Lack of assistance for transitioning from institutional settings to integrated housing						X	
Lack of		X					

Contributing Factor	Segregation	R/ECAPs	Disparities in Access to Opportunity	Disproportionate Housing Needs	Publicly Supported Housing	Disability & Access	Fair Housing Enforcement, Outreach Capacity & Resources
community revitalization strategies							
Lack of local private fair housing outreach & enforcement							X
Lack of local public fair housing enforcement							X
Lack of meaningful language access for individuals with limited English proficiency					X		
Lack of private investment in specific neighborhoods	X	X	X		X		
Lack of public investment in specific neighborhoods, including services or amenities	X	X	X		X		
Lack of resources for fair housing agencies & organizations							X

Contributing Factor	Segregation	R/ECAPs	Disparities in Access to Opportunity	Disproportionate Housing Needs	Publicly Supported Housing	Disability & Access	Fair Housing Enforcement, Outreach Capacity & Resources
Land use & zoning laws	X	X		X		X	
Lending discrimination	X	X	X	X			
Location of environmental health hazards			X				
Location of proficient schools & school assignment policies			X				
Location & type of affordable housing	X	X	X				
Loss of affordable housing	X	X	X	X	X	X	
Occupancy codes & restrictions	X	X			X		
Private discrimination	X		X				
Quality of affordable housing information programs					X		
Siting selection policies practices & decisions for publicly supported					X		

Contributing Factor	Segregation	R/ECAPs	Disparities in Access to Opportunity	Disproportionate Housing Needs	Publicly Supported Housing	Disability & Access	Fair Housing Enforcement, Outreach Capacity & Resources
housing, including discretionary aspects of Qualified Allocation Plans & other programs							
Source of income discrimination	X	X	X	X	X		

2. For each fair housing issue with significant contributing factors identified in Question 1, set one or more goals. Using the table below, explain how each goal is designed to overcome the identified contributing factor and related fair housing issue(s). For goals designed to overcome more than one fair housing issue, explain how the goal will overcome each issue and the related contributing factors. For each goal, identify metrics and milestones for determining what fair housing results will be achieved, and indicate the timeframe for achievement.

*NOTE: When MDHA is listed as a Responsible Program Participant, it will be noted whether it is a public housing authority (PHA) responsibility or a Consolidated Plan (CP) responsibility, since MDHA is the designated Consolidated Plan administrator.

Strategy	Contributing Factor	Fair Housing Issues	Metrics, Milestones & Timeframe for Achievement	Responsible Program Participant	Priority
Goal: Increase the number of affordable housing units accessible to all protected classes.					
Promote property tax exemptions available to nonprofits pursuant to T.C.A. 67-5-207 for properties financed with certain HUD funding for permanent housing for low income persons with disabilities or low income elderly persons.	Lack of affordable, accessible housing in a range of unit sizes	Disproportionate Housing Needs	MDHA to publicize this program when making applicable HUD funding available & work with developers constructing eligible projects on ensuring appropriate documentation for the State <ul style="list-style-type: none"> <1 yr 	MDHA (CP)	High
Utilize MDHA & Metro property to create a range of affordable accessible housing options	Lack of affordable, accessible housing in a range of unit sizes	Disproportionate Housing Needs; Disparities in Access to Opportunity; Disproportionate Housing Needs	Develop or partner on creating new units in a range of unit sizes that maximize density <ul style="list-style-type: none"> 2-5 yrs 	MDHA (CP & PHA), City	High
Provide public incentives to create new housing in areas of opportunity and/or permanent supportive housing	Location and type of affordable housing; Lack of affordable, integrated housing for individuals who need supportive services; Lack of affordable, accessible housing in a range of	Segregation; R/ECAP; Disparities in Access to Opportunity; Disproportionate Housing Needs	Prioritize projects applying for public funds to be in high opportunity areas; set aside a portion of HOME funds for	MDHA (CP); City	High

	unit sizes		PSH <ul style="list-style-type: none"> • 1-5 yrs 		
Incentivize creation of affordable housing on transit corridors	Location and type of affordable housing; Availability, type, frequency, and reliability of public transportation	Segregation; R/ECAP; Disparities in Access to Opportunity; Disproportionate Housing Needs	Create funding mechanisms to be available for eligible projects <ul style="list-style-type: none"> • 2-5 yrs 	City, MDHA (CP & PHA)	High
Continue to fund the Barnes Fund	Location and type of affordable housing; Lack of affordable, accessible housing in a range of unit sizes	Segregation; R/ECAP; Disparities in Access to Opportunity; Disproportionate Housing Needs	Include at least \$10M each year in Metro budget <ul style="list-style-type: none"> • 1-5 yrs 	City	High
Goal: Preserve existing affordable housing units, especially for persons with Limited English Proficiency (LEP) and persons with disabilities (and the elderly).					
Dedicate public and/or other funding to making accessibility improvements for low income persons with disabilities	Loss of affordable housing; lack of assistance for housing accessibility modifications; displacement of residents due to economic pressure	Disproportionate Housing Needs	Allocate funding in the Consolidated Plan <ul style="list-style-type: none"> • 1-5 yrs 	MDHA (CP), City	High
Continue to promote tax freeze program	Loss of affordable housing; lack of affordable, accessible housing in a range of unit sizes; displacement of residents due to economic pressure	Disproportionate Housing Needs	Expand outreach efforts <ul style="list-style-type: none"> • 1-5 yrs 	City	High

Coordinate with Metro Codes on providing assistance to homes in need of repair	Loss of affordable housing; displacement of residents due to economic pressure	Disproportionate Housing Needs	Develop protocol with Metro Codes when homes are identified & target CDBG or other funds for repairs <ul style="list-style-type: none"> • 1-5 yrs 	City, MDHA (CP)	High
Attempt to intervene when potential loss of affordable housing is identified	Loss of affordable housing; displacement of residents due to economic pressure	Disparities in Access to Opportunity; Disproportionate Housing Needs	Explore legal & financial options <ul style="list-style-type: none"> • 1-5 yrs 	City, MDHA (CP & PHA)	High
Goal: Increase access to affordable housing opportunities, especially for persons with Limited English Proficiency (LEP) and persons with disabilities.					
Adopt a model to quickly connect persons who are homeless to housing	Disparities in Access to Opportunity; Disproportionate Housing Needs	Disproportionate Housing Needs; Disability & Access	Educate CoC members on Housing First; align programs & resources <ul style="list-style-type: none"> • 1 yr 	Continuum of Care, MDHA (CP & PHA), City	High
Engage & incentivize landlords with housing in opportunity areas to accept vouchers	Location & type of affordable housing; Lack of affordable, accessible housing in a range of unit sizes; Community opposition; Impediments to mobility	Segregation; R/ECAP	Decrease HCVs in concentrated areas; Increase HCVs in other areas of the county <ul style="list-style-type: none"> • 1-5 yrs 	MDHA (PHA & CP), City	High
Expand language access to leases, loan documents, etc.	Location & type of affordable housing; Lack of affordable, accessible housing in a range of unit sizes; Impediments to mobility; Lack of meaningful access for individuals with LEP	Segregation; R/ECAP	Train & provide resources to landlords; partner with industry associations <ul style="list-style-type: none"> • 1-5 yrs 	City, MDHA (CP & PHA)	High

Require that all publicly-funded affordable housing projects meet universal design or visitability standards.	Lack of affordable, accessible housing in a range of unit sizes	Disproportionate Housing Needs	Include requirements in all funding awards to developers & all government constructed housing <ul style="list-style-type: none"> • 1-5 yrs 	City, MDHA (CP & PHA)	Medium
Explore creative homeownership options	Location & type of affordable housing; Lack of affordable, accessible housing in a range of unit sizes; Impediments to mobility; Lack of meaningful access for individuals with LEP	Segregation; R/ECAP; Disproportionate Housing Needs	Work with lenders & developers to make home purchase financing available in a means accessible by persons who typically cannot access conventional methods <ul style="list-style-type: none"> • 1-5 years 	City, MDHA (CP)	Medium
Review & make policy for considering criminal history available to public	Impediments to mobility; admissions & occupancy policies & procedures, including preferences in publicly supported housing	Segregation; R/ECAP	Review policy to determine if it meets HUD standards; post on website <ul style="list-style-type: none"> • 1-2 yrs 	MDHA (PHA)	Medium
Create a countywide housing navigation system	Quality of affordable housing information programs; Impediments to mobility; Lack of meaningful access for individuals with LEP	Segregation; R/ECAP; Disparities in Access to Opportunity; Disproportionate Housing Needs	Align housing providers & programs to educate residents on housing options	City; MDHA (CP)	Medium

Goal: Create/expand programs to help tenants and homeowners retain housing					
Make process for requesting reasonable accommodation in MDHA-owned housing publicly available	Lack of assistance for housing accessibility modifications	Disproportionate Housing Needs	Post on website & make copies readily available in property offices <ul style="list-style-type: none"> • <1 yr 	MDHA (PHA)	High
Align resources & improve strategies for homeless prevention	Location & type of affordable housing; Lack of affordable, integrated housing for individuals who need supportive services	Disproportionate Housing Needs	Utilize data to prioritize funding decisions <ul style="list-style-type: none"> • 1-5 yrs 	MDHA (CP & PHA), City, Continuum of Care	High
Explore interventions to evictions for persons with mental impairments	Lack of affordable in-home or community-based supportive services; lack of affordable, integrated housing for individuals who need supportive services	Segregation; Disproportionate Housing Needs	Work with mental health providers, case managers, and landlords to develop protocol <ul style="list-style-type: none"> • 1-3 yrs 	MDHA (PHA & CP), City, Continuum of Care	Medium
Goal: Create/expand programs to increase self-sufficiency					
Expand financial counseling program(s) into R/ECAPs, to youth, and post-secondary education	Source of income discrimination; lending discrimination; access to financial services	Segregation; R/ECAP; Disparities in Access to Opportunity	Secure funding for expanded FEC or other program & develop outreach plan <ul style="list-style-type: none"> • 1-5 yrs 	City	High
Expand digital inclusion opportunities at MDHA properties	Source of income discrimination	Segregation; R/ECAP; Disparities in Access to Opportunity	Bring technology & training programs to all properties <ul style="list-style-type: none"> • 2-5 yrs 	MDHA (PHA & CP)	Medium

Goal: Increase public investment in underserved neighborhoods					
Leverage resources to redevelop public housing properties in R/ECAPs to create mixed-use, mixed-income communities	Lack of community revitalization strategies, lack of public investment in specific neighborhoods, including services or amenities; lack of private investment in specific neighborhoods	Segregation; R/ECAP; Disparities in Access to Opportunity; Disproportionate Housing Needs	Redevelop traditional public housing sites, keeping commitment to 1-for 1 replacement of public housing <ul style="list-style-type: none"> • 1-5 yrs 	MDHA (PHA & CP), City	High
Continue to target public funds for neighborhood programs & infrastructure projects in R/ECAPs	Lack of community revitalization strategies, lack of public investment in specific neighborhoods, including services or amenities; lack of private investment in specific neighborhoods	Segregation; R/ECAP; Disparities in Access to Opportunity	Allocate public funding capital improvements and other projects in R/ECAPs <ul style="list-style-type: none"> • 1-5 yrs 	MDHA (CP); City	Medium
Goal: Incentivize private investment in underserved neighborhoods					
Offer incentives to attract private investment in R/ECAPs & areas with concentrations of publicly supported housing	Lack of community revitalization strategies; lack of private investment in specific neighborhoods	Segregation; R/ECAP; Disparities in Access to Opportunity; Disproportionate Housing Needs	Prioritize planning & development efforts in distressed areas to stimulate investment <ul style="list-style-type: none"> • 2-5 yrs 	City, MDHA (PHA & CP)	High
Goal: Expand fair housing outreach, education, and enforcement activities					
Coordinate with neighborhood groups & community leaders to identify fair housing issues.	Private discrimination; Lending discrimination; Community Opposition	Segregation; R/ECAP; Disparities in Access to Opportunity; Disproportionate Housing Needs; Disability & Access	Launch a public awareness campaign <ul style="list-style-type: none"> • < 1 yr 	City, MDHA (CP)	High

Continue to use CDBG funds to support fair housing outreach, education, and enforcement activities.	Private discrimination; Lending discrimination; Community Opposition	Segregation; R/ECAP; Disparities in Access to Opportunity; Disproportionate Housing Needs	Annually allocate CDBG public service dollars for fair housing activities <ul style="list-style-type: none"> • 1-5 yrs 	MDHA (CP)	Medium
Consider creating a local mechanism to enforce Fair Housing complaints.	Private discrimination; Lending discrimination; Community Opposition; Lack of local public fair housing enforcement	Segregation; R/ECAP; Disparities in Access to Opportunity; Disproportionate Housing Needs	Review authority & available resources <ul style="list-style-type: none"> • 1-2 yrs 	City	Medium

APPENDIX A. SUMMARY OF COMMENTS FROM KICKOFF PUBLIC HEARING

MDHA held a public hearing on Tuesday, March 14, 2017, at 5:30 p.m. at Goodwill Industries. The purpose of the public hearing was to take comments on the amendment to the Citizen Participation Plan and the Assessment of Fair Housing (AFH) process. Below is a summary of questions and comments received and MDHA's responses.

Comments on Citizen Participation Plan

- As part of the outreach, will there be Web portal and/or social media access for input?

MDHA will post information on its website and via social media platforms. Input can be provided using the dedicated email: fairhousingplan@nashville-mdha.org.

- Will there be any radio ads? Especially in terms of populations with visual impairments

We will explore the use of radio ads.

- In terms of retirement community, night meetings aren't appealing – how about breakfast meetings? Mid-morning is usually preferred.

We will attempt to hold meetings on days and at times and locations that are convenient for the public. During the draft development phase, we'll schedule appointments, too.

Comments for AFH Process

- Comment from Councilman Freddie O'Connell: What's the shape or the ordinance or purpose of legislative approach to the AFH?

As with our past submissions of the Analysis of Impediments to Fair Housing Choice (AI) and the Five-Year Consolidated Plan, the purpose of an ordinance (3 readings) is to approve the documents and authorize the Mayor to submit to HUD [for the Consolidated Plan programs].

- The issue for many individuals is how this plan is different than other fair housing laws recent plans – how is this different from what residents have heard before?

For this plan – unlike previous plans, HUD has provided in-depth questions not only about access to housing but access to opportunities and has provided data to assist with the analysis. In addition, MDHA will have to address issues that are under its purview in its next Five-Year Public Housing Agency Plan and Metro (with MDHA as the lead agency) will have to address issues under the purview of Five-Year Consolidated Plan when it is updated in 2018. We hope, too, that others will use the report to help address the issues identified.

- In the sense of a big or “real picture”, how are you working with tools for other counties – How are the trends in terms of inter-county housing concerns and movement going to be addressed by this plan?

AFH questions require an analysis of issues in the jurisdiction (Nashville-Davidson County) and the region (MSA). HUD has also provided regional data.

- You are collecting data from these communities, what are looking for from industry?

We hope that industry representatives will provide input on housing issues from their perspective and help us identify areas where we need to increase fair housing awareness.

- Where would age factor in to any of these discriminations (contributing factors)? Under disability?

Although age is not a protected class, we will take input on age-related barriers. Often, age and disability are connected. Sometimes age and familial status are connected, particularly when a grandparent is caring for a grandchild.

APPENDIX B. SUMMARY OF COMMENTS FROM STAKEHOLDER CONSULTATIONS

As part of the development of the Assessment of Fair Housing, MDHA hosted a series of meetings with stakeholders to discuss barriers encountered by persons of a protected class. Meeting information was emailed to MDHA's vast network of partners, housing developers, service providers, advocates, and government officials.

Below is a summary of comments received at these consultations.

Consultation on Race, Color, Religion, and National Origin, March 22, 2017

- Poverty has expanded from core downtown to outer rim.
- According to Zillow, Nashville is the highest market for gentrification and the 6th hottest housing market.
- Education, race, history, and jobs all factor into income and equity.
- People currently moving into Nashville are better poised to take higher paying jobs.
- People are in a waiting game waiting on property managers to sell their rentals, and then they'll be forced out.
- Homeowners can get a great return on investment, but sellers don't have preparation or plans after they have sold their homes.
- We made a mistake as a community with the placement of residents, especially voucher holders. We're not planning for growth that meets all needs.
- Developers are in it to make money, profit over progress. Low-income residents are casualties of the process.
- We need to find new properties for voucher holders.
- Many landlords can't get Section 8 for properties because they can't do the massive upgrades required to take the Section 8 vouchers.
- Two men at the Country Music Awards laughed about how cheap 350k condos downtown are because they're used to expensive markets in California or New York.
- We should not have homeless clients only in certain properties because this leads to pockets of poverty.
- My client moved out of a property because there were no jobs nearby.
- Residents experiencing chronic homelessness are placed in housing that isn't close to jobs.
- Credit is a barrier because it takes time, attention, perseverance and the right counseling.
- We get many people after the fact when they are trying to rebuild their credit. They get the wrong counseling for credit regarding home ownership.
- We need more visibility of services like the Financial Empowerment Center for residents.
- It's like a marathon working with some folks to rebuild credit to get a good loan and interest rate. It took one client 4 years.

- Miseducation is an issue. The civil rights movement didn't put a heavy emphasis on homeownership of land. You have more options when you own the land and aren't at the mercy of landlords.
- There is limited access for the poor in Nashville because of resistance in Joelton and other communities. Antioch is full of people, and so is Donelson.
- People have to move farther out of cities where there are transportation issues to get to Nashville for jobs. And there aren't jobs in the small counties nearby.
- The problem is the acquisition of land so people can be homeowners.
- Cross-regional cultural issues are at play because influence and affluence is moving in from other states/cities.
- There is a trend of residents in their 20s or 30s in tech/healthcare industries that have high education and mobility and can keep California or New York salaries moving to Nashville for the lower cost of living.
- The problems are with Air B&Bs and not only incoming homeowners.
- How do we reach out to new Nashville residents?
- Nashville is fashioning itself into a model like NYC with an upscale feel.
- This doesn't feel like my city. I'm from Nashville, I went to TSU, and North HS. I can only imagine what a poor person feels like while they're waiting to see if they can stay here.
- Many aging people are underselling homes (paid 35k and selling for 200k). It seems like a good deal but they don't have the equity to buy a new home. They then become renters living on fixed income and a lack of transportation becomes a problem as they live farther outside of the city.
- I've heard stories about harassment beyond knocking on people's doors.
- Children are selling properties of deceased parents and splitting up profits. But they don't have enough to buy again.
- Developers use the tactic of using codes to force residents to sell. Some older residents have had to pay thousands in the last 2 years in code violations.
- Transportation stops at the county line. Many TSU students have to take the bus for hours to get from home to school.
- Some residents are forced to sell because of property tax rates going up 3 – 5 times. Many of these homes are on large lots, so it's very expensive.
- Many elderly residents don't know about the property tax freeze/relief programs.
- Elderly homeowners in Ruby Baker's neighborhood have formed a housing community to bring their concerns to Metro and preserve their support network.
- How is fair housing related to affordable housing?
- I don't think most builders and managers are discriminating. I think a 3 bedroom houses for \$1399 rent in Antioch is doable for many residents.
- Can you send testers out there to check for discriminatory practices?
- We're not steering anybody and we'd be happy if people are interested. You'll need to make about \$42k and need a 600 or maybe 580 credit score and we take into account the length and time of felonies.
- Many African-American households are single female headed households, so household income is a factor.

- Housing cost burden, employment stability, monthly income, and amount in savings all play a role in access to housing.
- 90% of residents didn't qualify to get into affordable housing after leaving public housing.
- A real problem is that we're running out of affordable areas to live.
- The number of people who can't afford housing when they ask for it is disheartening.
- Community opposition to affordable housing developments is an issue. We have councilmembers that say "no, we have enough affordable housing."
- Just because housing is affordable or low-income doesn't mean that changes in communities will bring gangs and guns.
- Systemic problem with "not in my backyard," and it's also difficult for councilmembers to rezone areas if their constituents don't want to change traditional neighborhoods or increase density.
- Millennials want to rent and not buy. They are coming in with good education and high paying jobs, and they don't mind paying more than 30% of income to live in dense areas. They are paying big prices in the Gulch.
- Discrimination against African-Americans and Hispanics with higher interest rate offers is a concern.
- There is a trend where African-Americans with similar income to Whites are offered higher interest rates.
- It's a historical legacy issue with many African-Americans left behind by the Civil Rights movement because they were poor and undereducated.
- There are many rural, white residents on the outside of larger cities that move to the city and don't find jobs or housing. They are trying to leave drug use in rural areas but don't find opportunities in the city.
- Many white single moms from rural areas are dealing with drug addiction.
- A study was done that revealed that we have two societies: one white and one black, separate but unequal. And that's never changed.
- There is an obvious culture of poverty here, and it needs to be overcome with financial literacy and education.
- These people are not thinking about saving money but instead have a consumer mentality and ruin their credit and lending opportunities in the future.
- We need to start financial education in high school because credit can be ruined early on.
- By the time people get to the age to buy a home, it's too late to fix their credit in a convenient timeframe.
- McGavock HS has literacy program.
- People don't understand long-term ramifications of getting a car repossessed.
- Are heavily African-American schools getting the same opportunities for financial literacy curriculum?
- Is the TN Law for teaching financial literacy from 2009 still enforced?
- We could do away with payday lending if there was more financial education.
- Poor people are victim to marketing and advertising that makes you feel good about yourself.
- When a single mother gets her EITC, she tells children, 'when we get that tax credit, we'll have a real Christmas.'
- A new pair of shoes can make someone feel better than putting that money in savings.

- It's not practical, but all Americans are susceptible to these factors because we're a consumer nation.
- Accessibility modifications whether elderly or disabled is an issue. A double amputee didn't have a ramp, and without the ramp the organization installed, she'd have had to move out.
- How are you going to help this large number of aging residents?
- For many Hispanic communities, the language barrier is a big problem because there's no representation or transportation especially in Antioch and organizations can't help these communities.
- Organizations need to go where the people are. Meetings at schools is an option.
- Low income individuals who shouldn't be living in certain tax credit units are an issue. Managers don't continue to verify income after two years. Some individuals make \$30 or 50k a year and still are in income-adjusted units.
- For Section 8 housing when you go above the 80%, you pay the full rent, but the rent can be capped, and that's a law.
- Some residents make \$3000-\$5000 per month or have a household income with two earners, but they are still in tax credit units paying \$650 in 12th South area.
- It can be a double-edged sword if people are kicked off subsidy if housing laws change.
- I wish there was a way the Mayor's Office, MDHA and the Council could use pressure to push for even small multi-family affordable housing across the county. It's been a problem for years but it's really needed now.
- There has been deep hurt after HOPE VI and mixed-housing developments. Many want a safe, vibrant community where they are.
- Studies show that there is a need to provide support services for up to 2 years after moving residents out of public housing.
- Most of MDHA properties are in R/ECAPs. The residents like the areas, but they want opportunities, and they don't want to leave.
- Public housing residents don't feel like they're a part of larger communities like Germantown.
- You don't want to force integration.
- Many communities are saying we don't want any more of "those people". They want higher income earners to come to their neighborhoods.
- Communities also want to be safe and keep affordable housing like in Edgefield.
- Many so-called poor communities experience negative factors relating from non-residents staying around property. They want safe vibrant communities.
- Police decide where to concentrate efforts and those areas improve.
- The feeling of the community is so fast-paced and about instant-gratification. I don't need communication and problem solving skills between neighbors as much now.
- Cultural differences impact housing occupancy rates for residents to make housing more affordable in Somali, Haitian, Hispanic communities.
- In Somali culture, the married brother supports and houses single brothers.
- Many apartment communities have had a network of support disrupted because the apartment complex was sold for examples in Somali & Hispanic communities.

- The ideas are good but often the government intervention goes overboard. This is seen in terms of race especially when the white majority says, “here look what good things we did for you.” But the practical issues of putting in place HUD regulations means there’s a fine line.
- HUD has given mixed message, for example with the CoC. They say do this and this but you should also do things that benefit local communities.
- We need more financial literacy courses.
- A homeless community on Nassau was looking for safety with a structured community. They were living in tents and other communities that was like living together in Tent Cities in Nashville.
- When you remove these de facto homeless communities and put homeless individuals in single units, they suffer or are evicted.
- Documentation is good from HUD regarding Fair Housing.
- Not all landlords/management companies know what fair housing really is or what the fair housing logo actually means.
- There is a dialogue at MDHA but does it get past the Board of Directors?
- Can we bring back TNhousingsearch.org from THDA? Or can we add more visibility about availability?
- Eric Cole and his group need to make presentations to associations.
- We need case management wrap-around services after providing initial housing.
- Some residents get housing but don’t have furniture or beds for weeks after moving in.
- There is a discrepancy in case management. Is it all about billable hours or providing services & getting stuff done?
- Is there a willingness to accept Section 8 vouchers? It seems it's only popular when occupancy is low.
- When there is high occupancy, there's less motivation for landlords to accept vouchers because of the paper work.
- How can we encourage landlords to participate in Section 8 vouchers? The inspection process has improved, why can’t 10-12% of housing be for voucher holders?
- Communication is needed between site managers/landlords and agencies.
- There is a stigma surrounding vouchers.
- Also market factors are involved. If I can get \$1300 for my rental, why seek out vouchers?
- HUD fair market rent is behind local market rent rates especially in Nashville.
- I can’t find affordable housing close to market rates in Williamson Co.
- How do we capture input from refugee and immigrant communities?

***Consultation on Gender and Familial Status,
March 23, 2017***

- Homeless youth in MNPS is an issue. There are many single parent households and many couch-surfing families. There are over 3000 students experiencing homelessness.
- Many homeless shelters (Safe Haven, etc.) were full and couldn't accommodate these families.
- Many mothers don't want to stay at the women’s mission because there are no options to keep family with mother and father in the same shelter with children.

- There is a lack of supply for family units; the mother wants to add the father to lease, but he has a criminal record and puts the housing in jeopardy if he moves in anyway.
- Sometimes the criminal record contains older charges that might impede housing.
- Landlords have policies for criminal records on website.
- Private and subsidized property managers should post admissions policy for criminal records on their websites.
- We need education on how to pay rent and utilities.
- We need an education component if you're denied access to housing and a meeting with the manager.
- Piece of paper denial vs. face-to-face conversation is a huge difference.
- HUD guidelines changed last year so landlords are changing policy – landlords previously worried about liability of residents with criminal record if there is an incident but new law address that.
- HUD guidelines helps management companies create policies that allow for leeway with criminal history.
- Homeless clients moving into apartments need education on how to pay rent and utilities and other services.
- Woman was charged with felonies 20 years before, and she received adverse employment decisions, but they were actually misdemeanor charges and were dismissed; so clients need better education on status of charges.
- A client has a long criminal history but for trespassing charges, etc. related to experiencing chronic homelessness.
- For example, a resident's arrest record is 49 pages of charges, but it goes to 2 pages in 2017.
- One idea is to make transitional housing for 6-8 months kind of like a college dorm in partnership with city & HUD.
- Prisons for profit (privatized prisons) would resist partnership for transitional housing because they make money off recidivism.
- The new police station in Nashville will have a mental health facility; many people are incarcerated for mental illness and not necessarily for a crime.
- The number of people incarcerated related to mental illness is a huge problem.
- ULI and other nonprofits go into the jail to make connections, so when individual gets out they have a greater network and more options for housing.
- Is expungement of records possible? Project Return is option but expungement is limited under TN law.
- Housing is a problem for single parent families where pay isn't regular or where parent works on commission.
- Discrimination of women of child-bearing age is a problem if landlords don't want kids around.
- 30% of income is a big stumbling block because many people have the income but don't make enough to satisfy lease agreement; therefore, they remain in a homeless situation.
- Residents bounce back and forth then between shelter and motels and can't pay rent consistently.
- 30% is a logical financial threshold because many times if a lower percent of income is charged for rent, people end up not being able to pay rent, and they can't find housing again because of previous eviction.
- Residents can often bring in tax records from previous years as proof beyond 30% requirement.

- A single mother with 2 children can still get a single bedroom; there is some flexibility in policy.
- Habitat for Humanity is an option, but it's difficult to get financing with uncertain income and credit barriers.
- Financing is difficult if you haven't established credit, and it's difficult for self-employed, too.
- There is no flexibility for fair housing standards with approval credit system.
- More room per square foot with 1 or 2 bedrooms means an incentive to not build family units.
- It's cheaper to build, and there's less upkeep for one and two bedrooms.
- They don't build 4 or 5 bedroom units anymore.
- There aren't many units in public housing and subsidized housing with 4-5 bedrooms.
- Some 4 bedroom units could have 10 family members.
- Cane Ridge cluster schools are better-rated, and residents prefer to live on property zoned for that cluster; demand and rent price is directly related to school quality in these examples.
- There are problems with magnet schools for transportation, and the name "magnet" might have less meaning now in Nashville.
- Lots of latchkey kids at properties.
- Parents get up early to get on bus and get kids to daycare; then they get to work and pay more for childcare (sometimes parents are charged a dollar per minute after pick-up time).
- There is unlicensed community/family support childcare.
- There is not enough childcare for 1-3 year olds especially if there's a second shift job.
- Men opt out of working because so much money goes to child support, or they go cash-based to keep money.
- Fathers feel like they're wasting time because they feel so much money is being taken and this hurts the children.
- Child support garnishments take 50% of income.
- More children are homeless than adults because of system.
- Some fathers want to work but have their license revoked. There is a federal program for reinstatement of driver's licenses in Davidson County.
- We need more reliable transportation; you can't rely on buses if you work 3rd shift.
- You have to work more than one minimum wage job in order to pay 30% of income for housing; you can't live off \$10 per hour.
- There is a trend where new immigrants with 4-5 apartments rotate through apartments and pool resources to pay rent for apartments.
- There are some cases where persons with disabilities are not allowed to have visitors.
- Less affordable housing areas have more jobs available.
- Some researchers, like the H+T Index at Harvard, think of the cost of housing as the cost of housing plus transportation.
- Some people have high car payments and can't afford home loans.
- The Financial Empowerment Center is a great resource.
- There is a program that fixed cars and offered low interest rates maybe through Goodwill.
- Hiring out of state (for skilled and unskilled workers) is a problem.
- 3-6 months for some developments now takes 1 year plus because of the shortage of workers.
- Are there training programs for skilled labor like forklifts? Goodwill has a program.

- Mayor's Opportunity Now is an option to hire young people for summer jobs.
- Many apartment properties need maintenance staff and groundskeepers.
- There are not enough job preparation programs for clients, especially for soft skills.
- Women are penalized in terms of wages because they are the caregivers; maybe the mom misses a few days and suffers in terms of wages; men are hired over women with families.
- Usually the eldest daughter is the caretaker for elderly parents; AARP has calculated lost hours for daughters taking care of elderly parents.
- There are barriers to employment for women experiencing abuse.
- Safety is a concern if abuser moves in without consent and the woman could lose the home; she needs resources so she knows you're not losing housing and needs legal resources and an advocate.
- It's not easy for a woman experiencing abuse to move away from abuse especially when she resides in public housing.
- Secure employment can be sabotaged by domestic violence; a black eye or broken arm impacts employment.
- Landlords were worried about liability for domestic abuse, but it's better now with updated HUD regulations because landlords have more discretion.
- There is an ongoing case where a resident's door was kicked in during a domestic situation, and the neighbors were worried; it's not the woman's fault but what's to be done?
- Women's safety and housing is negatively impacted by grown children and drug use is often involved.
- People buy too much car or showy cars, and there is a negative impact of predatory lending on car purchases.
- Lenders protect investment with high interest rate if drivers have high-risk.
- Car dealers can disable car and pick it up again if driver can't pay car note.
- Priority for some residents is to focus on paying car note first before paying rent.
- There is a culture of driving cars and having a vehicle is a goal no matter someone's income.
- We have to make public transport more advantageous and truly beneficial and 24/7.
- But you need your own car; if you're a single mom and school lets out early or you need to pick up a sick child from daycare, you need a car.
- Parking downtown is too expensive, especially for special events.
- Priority access for express route buses is needed; disabled residents can't reach the bus stops.
- We can't get enough riders for across town buses; the focus on AMP was to encourage new riders, and it was the same idea with bus passes for students.
- There is a busing issue related to trusting kids enough to send them across town on the city bus to school.
- Communities are experiencing shifting and displacement especially related to multi-family housing.
- There are mini-neighborhoods in Bellevue that don't want to change much but new tall skinnies are 300k plus.
- One option is new and quality public housing that blend in with neighborhoods, but we haven't told the story well enough to communities; one example is Rolling Mill Hill.
- Multi-family units are not welcome in many Nashville neighborhoods.

- We should talk to council members and education them so that they change the status quo in their district.
- Research shows that children living in low areas of opportunity can have adverse childhood experiences (trauma), which impacts their lives overtime especially their school work and future job prospects.
- NPD comes and cleans up areas only in some focused neighborhoods.
- Communities are often caught up in crime from external factors.
- Many students have no opportunities for afterschool tutoring.
- We need more parents involved in school; often parents don't have transport to PTA meetings.
- We should play on the strengths of communities to fill in the gaps; for example, "what will it take to do ____?" It's just about having those conversations to build on what's already there.
- MDHA could facilitate meetings at the properties for parents with teachers.
- Playgrounds and community gardens on remnant/sewer linkage areas is an idea.
- The city seems to have a closed-door policy to grassroots organizations; if you're not an established, well-known organization, you don't have as much access to council members.
- But grassroots organizations might know what programs communities need.
- CBDG grant funds created gardens but don't have funding to maintain gardens.
- There are environmental hazards like issues with asthmas with kids.
- Waste-dumping is an issue.
- There are issues with transgendered clients' access to Mission and other housing options.
- HUD has just updated the equal-access rule and that helps, but there could be potentially adverse effects for domestic violence shelters that are women-only.
- One idea is a program between the prison system and housing agencies.
- Metro and transition jail to community
- We should expand expungement programs; but they are limited by state law.
- People make enough income to pay rent, but not enough to satisfy a landlord.
- Habitat is the only program that seems to help single parents.

***Consultation on Disability,
March 24, 2017***

- The only tax exempt grants are from THDA to serve disabled residents.
- Deed restrictions only need to include one additional sentence to get tax exemption for housing for disabled residents.
- Most elderly live in outskirts of the city, and younger persons live in the core of city.
- Residents are converting single family homes to shared living to offset the cost.
- Home restriction must say if elderly and displaced.
- It's difficult finding homes that are accessible, especially with all the "tall-skinny" homes going up.
- Because of land cost, it's hard to build ranch-style houses.
- I need the first floor to be accessible; some 2-story townhouse units have the first floor accessible and a master bedroom on first floor.
- How does land use affect housing for persons with disabilities?

- Urban dwelling is no longer affordable because of gentrification unless they're seniors, and they can get their property taxes frozen.
- Housing to "age in place" is a focus for many.
- Residents of East, North, West, and South Nashville are all moving out to get services - they're going to Wilson County for services.
- There is a homeowner barrier because of disability.
- Transportation is a barrier for those that are forced to move outside of central areas of Nashville.
- If I have a mental illness that prohibits me from working and get \$735 from SSI, I will never own a house.
- SSI Outreach, Access, and Recovery program participants have challenges to find, maintain, and sustain homes.
- There are no programs for homeownership for persons with disabilities.
- Houses aren't accessible for the disabled; it's prohibitively expensive to remodel homes to make them accessible for disabled residents.
- There are no wrap around services to help manage life.
- Rapid growth in mental health issues in younger population in their 20s to 30s is a problem.
- Developers are targeting elderly to buy them out.
- We need to educate people on how to value property and to know who to call.
- Older, deaf residents have homes with frozen property taxes, so they're in good shape.
- Younger, deaf residents have problems finding jobs and buying homes.
- Are mortgage buy-downs possible?
- Resident bought land in Ashland City nine years ago that's now worth \$500k.
- Deaf residents can't afford insurance for homeowner insurance.
- One option is a "Warm room" program; a contractor comes and makes the kitchen and one other room energy efficient and resident only lives there.
- Shared condo living with shared living spaces is happening in other areas in the US.
- We should enforce ADA improvements and make sure codes are enforced as they go up and not when complaints come.
- Center for Independent Living can help restaurants and businesses make places more accessible for disabled residents.
- Could nonprofits that want to provide a house for disabled residents be tax exempt?
- We should focus on the issue of property taxes because we can control that more than land costs.
- There are worries of the ordinance for inclusionary zoning being preempted at state level.
- The Codes Department is coming in to tell owners to raise homes to standard, but residents just sell for \$200k, and this hurts affordable housing stock.
- Developers are calling codes out in certain areas where before if codes were called no one would come.
- Codes is pushing and enforcing issues that were overlooked before like on Buchanan St.
- Cities will enforce laws (like codes) to please business interests.
- We should prioritize tax incentives and breaks for seniors.
- THDA could reinstitute nonprofit set-asides.
- We can arrange meetings to inform clients and increase awareness with community organizations regarding predatory developers.

- Nashville should use churches to help create affordable housing and collaborations between nonprofit housing and churches.
- If a disabled person's family sides with the developer to sell, the disabled person might need help.
- People need help, especially in North Nashville, assessing the value of their property; people don't know who to call.
- If you bought your home years ago for \$35k, you might not know the current home values as often; these owners don't know how codes work.
- We need to have a community meeting with Mayor's office related to issues with codes to raise awareness.
- Resource center liaison could help.
- It's hard to get relief for a reasonable accommodation because it takes a long time to process, especially with THRC & HUD.
- The process is difficult and long; for example, one HUD case has been open for over 900 days.
- There are no resources to file federal lawsuits, which is a problem when HUD casefile is backlogged.
- Metro Human Rights Commission has some kind of mechanism but I need more information.
- There is no practical method to address denials of reasonable accommodation.
- We should develop loan documents that lend money for certain projects that are currently less accessible.
- Common RA landlord issues involve service/support animals.
- Common RA landlord issues also involve the threat of eviction because of an invisible disorder.
- The cost for developers to install ADA accommodations to inside of home is prohibitive.
- It's not cost effective to build larger units for developers.
- Landlords are not allowing reasonable accommodation for ramps because of aesthetics and upkeep after the resident moves out.
- There are complaints from residents about unsightly ramps, too.
- You can lose units or have to change profit margins as a developer for having to change construction to accommodate standards/codes.
- Landlords need help to remove or upkeep accommodation after resident move out; Landlord doesn't have the money.
- Codes variance is needed for building housing for person with disabilities set-backs.
- We could increase door standard size as a standard.
- The deaf community has seen improvements with coded colors for house alarms.
- MTA talked with Access Ride regarding deaf community accommodations.
- We need traffic calming measures (from the Edgehill Coalition).
- There are food deserts in the inner city; one corner store is the main food center, but it's very over-priced.
- Buchanan Street has no crosswalks on secondary streets, no sidewalks, and lots of hills.
- Hermitage has a lack of lighting and no sidewalks.
- One idea is a service like Uber for persons with disabilities.
- Our agency get complaints about drivers with private transport services who are harassing riders and making sexual advances.

- Transportation companies say they're not making enough money to add monitoring cameras to vehicles.
- The cost of supportive services is prohibitive.
- One issue is we can't staff housing for persons with disabilities.
- Upgrades and money for furniture are needed, too.
- Peer specialists is a possible staffing solution.
- There is a cultural or generational shift related to quality of caretaking.
- There is NIMBY-ism in more traditional neighborhoods that's perpetuated by neighborhood associations.
- One idea going on now is to house college students and residents with intellectual disabilities.
- We need real effective case management that helps.
- Most case workers are over-worked; the focus for some organizations is only to document billable hours.
- You can't be an intensive case manager to 60 or 70 people.
- Mental health issues are much larger than we know or want to acknowledge.
- More crisis support (not just suicidal or homicidal support) and peer support is needed.
- Many case managers have to take on things they are not trained or educationally prepared to do like financial literacy.
- Regulations and grant money limit the impact of case managers and social service delivery.
- We need care management that fits the individual.
- When you have 60 to 80 clients in your care, you can't work in depth with each client.
- Case management is also an issue related to health insurance.
- There is push-back to collaboration between agencies because although client gets help, numbers for grants are impacted.
- We need to be able to bill for peer specialists; maybe the state-funded Medicaid level is an option.
- How do you get "care-giver" status through the state?
- We can take a list of issues to Metro to run public service announcements online and on TV.
- We need a community awareness campaign.

***Race, Color, Religion, and National Origin,
March 30, 2017***

- Mobility is an issue; many residents are moving to Madison.
- Although segregation is bad, one strength is the preservation of the culture in spite of segregation.
- It's not institutional segregation like it was historically, but it relates to the element of choice. There's less choice in housing and less access to affordable housing, and residents are being forced out of neighborhoods.
- There is a natural phenomenon where urban neighborhood clusters developed over time, and these neighborhoods lose some of the strings that tie the culture and social capital together and a lack of trust develops.
- The fault is then focused on organizations like Metro Council or MDHA; the question is if it's not the fault of organizations, would the process happen regardless?

- There are historic barriers to homeownership such as a lack of homeownership for African-Americans after WWII; more recently, public money has been given to finance civic capital projects and not communities that need the investment.
- For many less wealthy residents, they are not able to participate in interstate mobility to find the best jobs, and their needs need to be address as long-time residents of a city.
- Forced concentration in neighborhoods and gentrification drives displacement within cities.
- Grants for community investment and supporting mom and pop shops can help address gentrification. For example, on Nolensville Rd. people can go to local mercados instead of Walmart.
- We should invest in property and people that already exist in a community; the problem is that now we're fixing up a neighborhood because new folks are moving in, but it wasn't worth fixing before.
- People are afraid of asking for repairs that would bring down the cost of utilities because the landlord can threaten to just sell property.
- MDHA is missing an opportunity to increase fair housing stock.
- There are discriminating practices for section 8 housing.
- We should encourage small businesses to help with food deserts in North Nashville; maybe we can use tax Increment financing.
- There is predatory lending in the Nations and 25th Ave. residents get flyers on their door saying they will be evicted in 30 days if they don't call this number; they are then offered unfavorable terms that aren't realistic to sell their homes with no guidance; the amount isn't enough to buy again in this market.
- There is a similar issue in McFerrin Park in East Nashville; the Salvation Army offered advice and explained homeowners' rights; it also warned about lending schemes at a community meeting in the area.
- Community meetings can be effective to address housing issues if there is someone there who can answer questions.
- Who do people call for advice when faced with questionable lending schemes? There's no single place to go.
- Is there a possibility for the Neighborhood Resource Center to develop associations and conversations between themselves and MDHA to encourage neighborhood associations to figure out how to approach developers? Legal Aid can also be on-call to help residents.
- Refugee resettlement agencies work with refugees for the first 90 days, and these organizations rely on communities to help refugees find housing.
- Immigrants and refugees go to where their families and cultural communities live.
- Refugees face limited apartment options until SS cards come in; a lack of job history affects their housing options in the first 90 days.
- When someone feels mistreated who fields the complaints? TNFHC?
- Affordability and job issues exist because it takes 2 hours to get to work on a bus
- Is it possible to have a "cheat sheet" that's printed in multiple languages with relevant contact info?
- Maybe a one-pager could be included with NES bills as well as public service announcements.
- Community foundation has a booklet, but maybe a one-pager would be less intimidating.

- We should have housing outreach in areas where people will be and organize and disseminate info in terms of needs.
- Everyone keeps cards close and no one's collaborating.
- We need to increase resources for housing navigation.
- Maybe a landlord self-service program is a good idea.
- Many of the homeless population can't navigate the system because of mental illness and literacy issues.
- There is no place to go and read about affordable housing.
- Short term assistance exists like giving \$1000 in support funds to prevent homelessness for 60-90 days, but we need a cheaper procedure for this process.
- How do we sustain assistance? Services are depleted by overuse.
- Who's in charge of systemic change for residents – who is driving the boat? MDHA? City Hall?
- People are frustrated with the process because it's piecemeal, and there's no systemic leader.
- The public gets frustrated with MDHA when they only see part of the agenda.
- People are moving out because of poor connectivity and expensive transit in Nashville.
- Grand ideas like nMotion and NashvilleNext are not practical for residents in the new few years.
- How do we bring transit professionals to the table? Transit problems are exacerbating many other issues.
- NashvilleNext is too complicated for general public to understand.
- All MDHA partners/constituents are impacted by a lack of transit.
- Programs are needed for how to qualify for a mortgage; the process for buying a house is intimidating and we need a homebuyer education program.
- Homebuyer education needs to be for pre and post-purchase of a home.
- After the housing crisis, people now have a foreclosure on their record and not as many options to buy again because they don't have the equity from that first home.
- We should work with the rental population to support paths to homeownership.
- It's difficult for New Americans to understand credit; some cultures don't believe in the western view of credit.
- We need interpretation services and advocates for legal services for homeownership to help explain the legal process in the US.
- The traditional perks for homeownership are for middle and higher income tax and interest incentives, but the problem is having enough for the down payment and adequate credit history.
- Local requirements could be more flexible than federally-funded programs like HOME in terms of requirements for down payments and credit score.
- Is there data on the supply of homes for sale in lower homeownership areas?
- I would be interested to know about how much of the home stock in Davidson Co. is bought by out-of-state investors and homebuyers vs. residents.
- Impact Cleveland in Cleveland, TN is focused on home revitalization and has rehabbed over 100 homes to help support homeowners.
- Residents might need to remodel or weatherize their homes, but they don't have the resources so they end up selling.
- We need more funds to put towards weatherization for the elderly.
- Wait times for home revitalization programs are too long.

- THDA funds the state-wide RAMP program, which provides \$700 to help purchase a ramp or grab bars.
 - Overcrowding is a double-edge sword; it's not acceptable for management, but it's the only option for many families, and evictions give people nowhere else to go.
 - People on street end up sharing and reaching out to others who have been on the street and this trend increases overcrowding issues.
 - Overcrowding is possibly biased in terms of race and income; for example, it's okay for 5-6 musicians in East Nashville to live together, but if it's poor people, it's not acceptable.
 - I worry about pockets of poverty in low-income housing like the Mercury Court Apartments.
 - We need more stringent security in these apartments; clients get evicted because a drug dealer moves in against the will of a resident. The tenant is evicted, the dealer then moves to another unit, and the resident now has an eviction on their record.
 - Clients who are the most vulnerable in the worse places are being used – drug dealers give them incentives like food and money to transport drugs on grounds
 - Regarding overcrowding, we have to be careful how judgmental we are of this issue.
 - We need to change the paradigm for providing shared housing; one example is divinity students and residents with intellectual disabilities sharing housing.
 - Shared spaces could have resource coordinators like an RA in a dorm who lives on-site.
 - Low-cost childcare is a need; the waitlist for childcare is 8-10 months even if you have the money, and then you can end up with low-quality childcare (lack of curriculum, certification, etc.).
 - According to the Community Needs Evaluation, about 1-in-2 single mothers are in poverty in Nashville.
 - When mothers can get their children into Head Start, they do go back to work.
 - One Cayce resident said, "I don't necessarily want mixed-income housing; I don't necessarily want my children growing up with middle class white children because then my kids will see what they'll never get." That was his perception.
 - Our problem is we don't have a vision for what we want to be when we grow up – even 10 years.
 - Who is painting the picture or pointing the needle going forward for the city?
 - Children were not considered in school busing changes; that issue should be reconsidered at the city level.
 - Transit to zoned schools takes two hours on the bus between Hillsboro HS and Antioch area, and school starts at 7AM.
 - In terms of inclusionary zoning, we need to move away from business corridors and towards community.
 - Lack of housing inventory and lack of funding for any related programs are the elephants in the room.
 - Will the report just sit on the shelf like NashvilleNext?
 - A coordinated entry system could help with prevention as well.
-

*Consultation with Service Provider by Appointment,
March 31, 2017*

- I don't really see overt discrimination for HIV – it's more subtle.
- We do detect a bias or stigma based on HIV being the consequence of bad actions, i.e., drug use, sexual orientation, etc. Landlords will ask, "Are you clean?" or "Will this behavior carry over into housing?"
- There is a bias if a landlord asks what agencies a client is connected with, i.e., mental health.
- HOPWA funding helps. Hopefully it continues.
- Landlords are disclosing HIV status, which is a HIPPA violation.
- Having HIV is a disability without being on disability, so no social security check is available.
- Discrimination is based on lack of income even for clients with a Section 8 Voucher. Landlords question how they can pay for utilities without income.
- Hard rules for substance abuse are an issue. Some clients are subjected to a waiting period before being approved for housing even after passing a drug test.
- Affordable units are located in areas that are deemed unsafe. Affordable housing stock is not situated in areas with healthy food sources or access to public transportation.
- Clients don't want to live in public housing due to crime.
- It's hard to find housing for a large family if one of the parents is HIV positive.
- Clients are reluctant to apply for Public Housing because they think the buildings are going to be torn down.
- Clients don't realize that an individual can apply for family housing.
- The MDHA appeals process is intimidating. But it's fair and works.
- The MDHA online portal is hard to navigate.
- Clients can't qualify for Hope VI Housing due to a lack of income.
- Some clients, especially female clients, have what is called "Survival Sex" where they do not disclose their HIV status and they end up on the TN Sex Offender Registry. This is also a problem with Transgender clients.
- Room in the Inn takes in sex offenders but not for female-on-male cases.
- Police target the transgendered community more often.
- Clients have disabilities tied to mental health. There is discrimination in access to housing for clients with mental illness.
- People with mental illnesses are dying because they can't find housing.
- Clients are being denied housing based on affidavits where cases were dismissed.
- The public housing/Section 8 online intake system requires addresses for notification of being pulled from waiting list, but a lot of clients do not have mailing addresses.
- In TN, a client can get on the Sex Offender Registry if they have sex with someone and don't disclose they have HIV.
- [Nonprofit housing development] is approving clients for site-based housing with income and not for clients without income. When questioned about the process, they threatened to stop working with agency.

- There are problems with MDHA site-based housing where housing is denied if someone is arrested for assault, even if charges are related to severe mental illness.
- Stable housing can help solve crises for clients with severe mental illness, but they are often denied.
- MDHA and all landlords should have processes for corrections other than evictions.
- A reasonable accommodation might be for the landlord and the tenant to mutually agree to a separation instead of a formal eviction being filed, which would stay on the tenant's record and cause them to lose assistance.
- Landlords need to reach out to support service providers when there are problems.
- Property managers could let service providers know what specific crime was a red flag to aid in future applications processes.
- Property managers need to look at the type of crime that was committed and how long ago it was committed before they turn someone down due to a criminal record.
- Case management is needed on-site for people that have disabilities.
- Support services should be attached to Section 8 vouchers, and case management with daily interactions is needed.
- Bonus for landlords based on retention rate to keep people in housing versus eviction is a possible solution.
- We need additional education and community outreach on public housing being torn down.
- On-line system needs to allow for alternate contact # or address for clients that do not have a physical address to receive mail.
- There are undocumented clients with HIV and limited resources for housing, which leads to overcrowding.
- There is more affordable housing in Madison and North Nashville, but it's not very high quality, and prevalence of drugs makes it difficult for recovering addicts.
- Affordable housing like Mercury Courts needs more security.
- MDHA Madison Towers is a good placement option but there is a lack of transportation, food options, and resources.
- [Nonprofit housing development] is no longer allowing a social worker to sit in on tenant interviews.
- Some markets swap food stamps for food or offer \$100 in groceries for \$200 in food stamps.
- Clients are often zoned for schools they don't want their children to attend.
- Gender expression, sexual orientation, and non-English speaking residents are issues creeping into intake interviews with landlords.
- MDHA might need to go door to door to explain programs like RAD.
- Many clients don't have a mailing address and no phone number. Providers should include the case worker's contact info on housing application.
- Clients with HIV live in isolated areas where people don't go into those areas. Lyft and Uber won't come for example.
- Reasonable accommodation is much easier for physical disabilities but not so easy for mental health.
- Landlords need a better understanding of accommodation related to support animals and a better understanding of mental illness-related outbursts.

*Consultation on Disability at Tennessee Fair Housing Matters Conference,
April 19, 2017*

- Mental illness is the main disability.
- It is challenging if clients don't take their medications.
- We need more intervention techniques from service providers.
- There is pushback from community members and NIMBY-ism regarding group homes.
- Land costs are another reason for pushback from communities.
- Location is the hardest part for many residents; we need closer access to bus stops.
- Mental illness-related requests for reasonable accommodation were denied in Murfreesboro.
- The number one reason for eviction in housing voucher programs is lease violations related to mental illness.
- Some voucher programs require a case manager that helps clients; programs without case managers are a revolving door for evictions because residents lack support.
- There is a lack of support once people get into housing due to a lack of support staff available.
- It isn't fair for someone to get evicted because their voucher program didn't offer wrap-around services.
- Most disabled residents are on SSDI and cannot afford housing on just that income.
- There is a waiting list of over 500 for tower housing; residents are on SSI and have no other options for affordable housing.
- Transportation is the biggest need for Medicare housing and transitional housing; there is not enough access near these facilities.
- Resource limitations affect the ability to make ADA accommodations.
- Lot size affects ADA accommodations; it's difficult to find enough room on smaller lots in older neighborhoods to build a ramp that can comply with ADA setback requirements.
- THDA grants for some programs are over-subscribed.

*Nashville-Davidson Continuum of Care,
April 20, 2017*

- Refugee/immigrants live in large, multi-generational households, but rules state that only so many people can be in each room. This is a barrier to occupancy.
- Prior convictions are an issue for many people.
- Landlords want three times the rent for disabled veterans.
- Sex offenders and persons with legal history in general have difficulty finding housing.
- Vouchers are expiring because residents with mental health issues can't find housing. Landlords are picking and choosing, and standing record isn't being used in court.
- Landlords aren't working with residents to time rent payment around child support payment.
- Landlords can talk with providers regarding timing of SSI payments.
- We need conversations with property managers to address rule infringement.
- Substance abuse should be seen as a protected class.

- Application fees are a problem when shopping around for an apartment.
- Predatory landlords who are taking vouchers charge 1st month and last month (two deposits) at market rate.
- A predatory landlord who takes vouchers charges late fees and charges \$50 for a mailbox and doesn't allow used furniture in units.
- Literally people are renting closets for \$500.
- Landlords won't accommodate pets and residents are being charged pet deposits for service animals.
- Landlords ask the agency to pay for more rent.
- A South Nashville apartment complex required social security numbers upon signing new leases after moving residents out to remodel.
- Lack of rental history is a barrier.
- Arrest record isn't always egregious. It could only be a charge for the obstruction of a roadway.
- Landlords are asking for pet deposit for small animals the same as for large animals.
- Prestige Point and Prestige North residents were displaced. Notices were delivered but needed in 5 languages. They were only delivered in English.
- Process of filing complaints takes too long to be effective.
- Tenant unions exist to leverage residents' voices, and property managers are not retaliating.
- Multiple inspections for Section 8 voucher is an issue.
- There are issues related to mental illness and tenants being off their meds. Mobile crisis isn't called or mobile crisis is called but it's not an emergency and intervention is not needed in the moment.
- But landlords need to know who support service providers are and communicate to case worker if there's an incident.
- Landlords can work with a liaison between landlord and service providers. This works and needs to be expanded on.
- Education for landlords is needed regarding mental health residents, if clients give release. That way, there's less responsibility for landlords and better outcomes for residents.
- 24/7 contact at group homes is needed.
- Sometimes friends/relatives are attached to resident's apartment that causes problems.
- Brick Church Pike area (37208, 37209) where most clients live needs case management.
- There are substandard housing issues related to sewerage coming up through showers and lots of mold.
- It's a scavenger hunt to find affordable housing.
- Some apartments or hotels are about the same as streets because there's no heat and bedbugs.
- Landlords charge maybe \$600 and provide no services in some hotels.
- Service providers are only left with low quality hotel and apartment housing for clients.
- Urban Housing Solutions do great work, but there aren't enough units.
- Family size (5+ in a unit) is an issue because families can't share rooms.
- Parents try to stay together, but Dad can't find housing together with the family in shelters.
- Unmarried couples can stay together in homeless shelters and sometimes married couples can, too.
- Older boys and teens have less shelter options.

- Many men can't find shelter.
- Housing is an issue for adult children with developmental disorders and their parents.
- The 18-year-old eldest son can't find shelter with family.
- Families that can't speak English don't have access to shelter and don't have resources.
- It's difficult to transport kids to daycare, to get to jobs in Nashville, and to be on time. The commute is a problem.
- We need more transportation to jobs outside of Metro.
- It's difficult for homeless youth to find jobs because of the lack of job history.
- Shelter options and safety are concerns for the LGBTQ community. Clients might feel more comfortable at women's mission, but they have to go to the men's.
- There is no leniency for domestic violence.
- Latino-Hispanic communities don't know that housing is protected regardless of immigration status.
- More education is needed for undocumented families.
- Legal Aid has literature regarding undocumented families.
- Clients don't have easy food access. We have to take clients to Kroger.
- The walking distance to bus stops is too far. How can clients transport food boxes?
- There is a need for sidewalks to help transport food.
- We need better public transit.
- For a lot of refugees, it's cultural to have large generational families living together.
- 3 times the rent requirement is a barrier for people on disability. Application fees are a barrier when you don't know if you will qualify.
- Criminal history and using affidavits to deny housing are also barriers.
- Prestige Point sent notices in English only, but the complex is mostly immigrants.
- Open Table created tenant unions to fight displacements when developers buy affordable complexes.
- Homeless families have many issues. Single moms with 5 or more kids have difficulty finding housing and bedroom requirements are a barrier.
- Clients can only find 2 bedroom units. We need more housing for families.
- Landlords don't want to rent to domestic violence victims. Landlords won't approve undocumented residents.
- Agencies need more information on how to work with undocumented residents.

***Metro Human Relations Commission,
May 2, 2017***

- MHRC does not have resources for enforcing Fair Housing Complaints, so when they get calls they typically refer them to enforcement agencies like Tennessee Fair Housing Council or the State.
- Sometimes they will use the power of their office and name to negotiate reasonable accommodations like assigned handicapped parking spaces, for example.
- There is a need for education on Fair Housing Rights that's possibly championed by Mayor Barry.

- Education on Fair Housing rights is needed particularly in hot markets and areas with large immigrant's populations.
- You should check into Legal Services' role in Fair Housing. They run legal clinics in schools to explain to parents their rights.
- Schools are a good place to do outreach on Fair Housing Rights because families consider them a "Safe Zone" from ICE, and parents are in constant contact with the schools.
- Parents have good attendance at the LEAF program every Wednesday night at Wright MS. There is a free hour of ESL class, one hour of civil engagement, and enrichment for the kids.
- Are attorneys educated on fair housing issues? Can they do issue spotting?
- You can get information from Middle Tennessee Legal Services related to Fair Housing Cases in Middle District and Federal Courts. They have attorneys with PACER access to view action codes on civil cover sheets.
- State Rent Control Laws and the strike down of Metro's Local Employment Law could potentially hamper Fair Housing Choice.
- The best avenue for communicating with immigrant communities is via radio.
- You don't need to speak Spanish to do the radio shows because they can use a Q&A format.
- There is a debate between African Americans and Immigrants regarding expungement of criminal records.
- African-American advocates want it, but immigrant advocates don't want expungement because they have an obligation to report everything when going through immigration hearings. If what they disclose does not match what is showing in PR they can be deported.
- There have been reports of neighbor harassment of immigrants, especially Coptic Christians.

***Consultation with Service Provider by Appointment,
May 4, 2017***

- Client was approved for a voucher, obtained a Section 8 voucher, and she was on list for Hadley Park. But she was denied for her criminal record.
- She appealed a few months ago and hasn't received acknowledgement of denial. She is waiting on disability.
- She called all the contacts on the list of landlords that take vouchers, and for those that responded, they asked \$1500-1600 for one bedroom apartments.
- This client has been looking for stable housing for 10 years, and her biggest barrier is having a criminal record. Her record is 20 years old.
- The area around Trinity Ln and Dickerson Rd has a lot of problems.
- Client lives in a rental home next to the landlord. The living conditions and environment on her side are unacceptable.
- The client has COPD and mold in home makes her feel sicker.
- Many agencies have 120 days automatically for client vouchers, but there's almost always no response, and extension on a voucher is denied.
- If you're put on a waiting list for 6 or 12 months, then your voucher will expire during that time.

- Landlords treat this client differently because she has health issues and a criminal record. These charges are from years before.
 - The client just needs a chance to show landlords things have changed.
 - Clients have to survive and sometimes they run into trouble (like charges for prostitution and assault).
 - They need an opportunity to prove themselves, and they need stable housing to do this.
 - Many people don't have the money to go through the expungement process.
 - Landlords look at the arrest history for clients and not convictions.
 - What is the MDHA background policy for each property? Agencies want to know for future reference.
 - Another client is financially stable, and this can be a problem for agencies to help her find housing because she exceeds income thresholds for services.
 - Her income was too high for services at Park Center.
 - Felony convictions and lack of rental history have been barriers.
 - She has a new job now, but before her rent was higher than 30% of her monthly income.
 - She doesn't think the application process was fair because of her prior criminal record.
 - The system expects you to be rehabilitated, but no one will take a chance on housing people after convictions.
 - The client had to pay double the regular deposit of \$500. She had to take out a flex loan at Advance Financial to have enough money to pay the deposit.
 - She also bought rent to own furniture, but she is making her payments.
 - Many other clients have trouble with motivation and follow-up with case managers.
 - Many residents aren't complaining to landlord because they're worried about getting put out when they ask for accommodations or repairs.
 - It is harder for LGBT clients to find housing, especially for Transgender clients.
 - Discrimination and stigma against LGBT community is subtle, but it's there.
 - We need a plan in place for organizations to allow full-time working residents to apply for housing after regular business hours.
 - A bisexual resident with a mental health disability had trouble finding affordable, long-term housing.
 - The streets were cold and food was scarce; it was hard to find employments; prejudice was abundant, and you had to stay far away from downtown because people would bother you.
 - You had to find shelter, and the best places for me were usually abandoned car garages because they had good installation.
 - Even with a housing advocate, finding subsidized housing was tough. The waiting lists were terrible; the requirements were almost BS; there were no joint vouchers, and I couldn't have roommates to cut down costs, or even pets.
-

*Consultation with Service Provider by Appointment on Homeless Youth,
May 9, 2017*

- The number of homeless youth served through the HERO program increased from 2,924 to about 3,400 students in the last two years.
- There is an upward trend for homeless students in need of services.
- Most of the new cases of homeless families are voucher holders who have been displaced.
- It's difficult to place families in housing because of language barriers and large family-sizes.
- Some families have been evicted from MDHA for back pay on rent, and they won't be able to pay off that debt.
- Single mothers have issues related to low-income, childcare, and transportation.
- The connections to services are not seamless to pick up cases between Metro Social Services, Catholic Charities, and Coordinated Entry System.
- There is a cycle where families who have been rehoused and then lose housing call again every year.
- Rapid rehousing does not track recidivism, and this dynamic plays into the negative housing cycle for many families.
- We need a robust prevention model with wrap-around services and case management for more than six months.
- There are homeless students in almost all schools. The largest numbers are in Maplewood and Pearl Cohn Clusters.
- There is a trend of newly homeless families who were low-income renters and were then pushed out of homes.
- There are many issues related to homelessness around the intersection of Dickerson and Trinity.
- A lack of awareness for housing rights is an issue.
- Undocumented families live in homes where they aren't on the lease, and then they are kicked out and become homeless.
- Apartment complexes like Premier West and Premier Point are being remodeled and rent prices are becoming prohibitively expensive.
- Some low-income renters move into apartments with \$1200 per month leases, can't afford it, and will become homeless.
- MNPS is losing kids to other areas like Lavergne, Antioch, Clarksville, Cheatham Co.
- Bus commute times are an issue for students.
- State law favors keeping students at origin school, but this can create multiple-hour commutes.
- Many clients are overtaxed with day-to-day struggles, and it's difficult for clients to look forward and plan for student's school stability.
- We are raising a generation of children who are used to a transient lifestyle.
- Kids don't have a model in public schools for developing life skills.
- Children who have to stay in motels is a concern because these motels are unsafe.
- Children staying in these motels don't have access to healthy foods.

- Lice, scabies, violence, drugs, secondhand smoke, and meth production on-site are all concerns for children living in motels.
- Many older students feel shame or embarrassment because of issues related to food needs.
- MNPS can address food needs, but it cannot address residents who need help paying utilities.
- Unaccompanied homeless youth often are not in school and become victims of sex trafficking.
- We should flesh out the Coordinated Entry System (CES) as a one-stop shop.
- There is CES priority for disabled students, but shelters are not conducive to disabled student needs, especially regarding autism and wheelchair accessibility.
- Even with a great program model, transportation is an issue.
- Students can't stay for after school programs at choice schools.
- Affordable housing in Madison and Antioch still has transportation issues related to geography.
- Summer care for homeless youth is a concern.
- Mothers are being evicted for the actions of children or other adults in the home.
- We have had more calls from parents kicked out of MDHA housing through no fault of their own. They are kicked out because of situations around them.
- Language barriers are an issue for parents who can't read the lease or notices.
- There is no emergency housing in Nashville beyond shelters.
- Some residents have too many case managers and appointments and have limited technical skills and possibly mental health issues.
- Income limits for ESG HUD grants are an issue.

APPENDIX C. SUMMARY OF COMMENTS FROM COMMUNITY MEETINGS

To get input on the development of the Assessment of Fair Housing, MDHA, in partnership with 5 of its Promise Zone Implementation Partners, held community meetings open to the general public. These meetings were advertised in accordance with the Citizen Participation Plan, as amended. In addition, the Metro Councilman for District 1 hosted a community meeting at the Bordeaux Library.

A summary of comments received at these meetings follows.

District 1 Meeting at Bordeaux Library, April 5, 2017

- Brick houses that are spread out and close to town is a positive for Haynes Park.
- I don't like government funded housing because it brings crime.
- I like the building materials used on established homes in the neighborhood.
- Schools are failing us.
- We don't have any sit down restaurants.
- There is no medical access, not even a CVS Minute Clinic.
- I wish that government funded housing was spread across the entire city fairly.
- There are no restaurants in my neighborhood. We only a Subway and a Sonic.
- Traffic is awful and takes an hour every day. We need to have cameras on the roads to help during traffic accidents.
- The families and the richness they bring to the community is amazing.
- We need leadership to bring economic power.
- We need better schools and diversity of teachers.
- We need to have a place that serves a good cup of coffee and good food.
- I'm afraid of how the upcoming tax increases will affect this community.
- We have enough subsidized housing.
- Absence of homogeny is positive. Folks grow up here and then often come back.
- If the city is going to increase our taxes, then they also need to bring the amenities.
- There is division between the neighborhood associations. There is no collaboration.
- A lack of sidewalks is a problem.
- We have to prostitute ourselves to the city to get the same amenities that the rest of the districts get all the time.
- I love Nashville.
- I like the community in Bordeaux. I want to come back and buy a home here.
- I want a restaurant in Metro Center, Rosa Parks.
- I love my neighborhood especially the lot sizes and views. The neighborhoods are nice and it is calm.
- Lack of sidewalks on Kings Lane and bus routes in general makes it hard to get to work.
- This is the last enclave in a gentrified city. It's like an oasis in Bordeaux.

- We are lacking sidewalks. A stretch of Clarksville Highway has been developed but there is no shopping.
- Residents are proud of single family homes.
- We are lacking sidewalks and customer friendly businesses.
- Drains are clogged up with storm water. I've been calling for 3 years to have the ditch cleaned and they haven't done it. I had to clean it out myself and they never put in grass seed.
- Bordeaux has 100 years of history. It was founded by free slaves and it has been supported by the city as the location for the inhabitants, e.g., the prison, dumps, TB clinics, insane asylum, government funded housing, etc. These investments are part of the psyche of the community.
- The poverty rate is already at 30% in Bordeaux.
- I want to live in a diverse community. I don't understand why Hermitage has less land but it is worth more money.
- Living in Bordeaux is detrimental because we don't have diversity. It is a traditionally African-American community.
- We're the only neighborhood left in Nashville with lots of single family brick homes with disposable income.
- Inclusionary housing should be equal and include the entire community, not always dumping it in Bordeaux.
- The number of owner occupied homes are less than they used to be.
- Bordeaux has undesirable housing and a lot of Section 8 housing.
- There is no disbursement or equality of how affordable housing is disbursed across the city.
- Too many group homes coming into Bordeaux. They are coming in secretly and I'm not happy about it.
- MDHA is creating larger pockets of poverty downtown but not increasing diversity.
- Our community should be mixed income not only affordable housing. They should create jobs and affordable housing. They should, attract younger families.
- Bordeaux is looked at for the only area to put affordable housing and it should be spread out across the entire city.
- Traditional owner-occupied family housing is being replaced by group homes. Owners are selling to whomever and the developers are doing whatever they want.
- There are lots of Metro owned property in our area. We really need more market rate owners because we are already affordable. New homes in the neighborhood should only increase the economy not bring it down.
- No more affordable housing.
- Group home residents sit outside and stare across the street while I cut the grass, I feel like I'm being sexually harassed.
- We have government funded housing for those with mental health issues. They might be sex offenders.
- I do not feel safe with crazy people from group homes when they are congregating outside my home and at the bus stop. I am concerned for my safety. When I call the police, they say they are too busy. No one comes.
- Density is an issue. Developers tell us they won't support the area because we don't have the density and disposable income. But we do have that!

- The city needs to stop sending all of their affordable housing projects here because while it increases the density, it also increases the neighborhood's poverty rate which makes commercial developers look elsewhere.
- We need more economic development. I want Bordeaux to be seen as worthy of all the other development that's going on in the city.
- I have to leave the neighborhood to do any shopping or dining out. I should be able to spend my money here.
- Where was Bordeaux when the city made a master plan 20 years ago?
- We are physically the largest district and have beautiful views and access to the interstates. We have enough disposable income to support more development.
- The benefit of NashvilleNext was that it set precedent for the procedure of getting support from neighborhood and Council for development.
- We don't need any more liquor stores, Family Dollars, Dollar Generals, or any more check cashing companies. They are everywhere. And no more tire shops.
- East Nashville has done it and they developed with intention. Bordeaux should be developed with a plan. Why can't this place look like Five Points or 12 South?
- All I want is a Starbucks! Not that I even drink coffee but it indicates a certain maturity in a community. I want other nice stores.
- We need design standards for Clarksville Pike with height restrictions, signage, setbacks, etc.
- We need more restaurants. Maybe beer permits aren't such a bad thing.
- We have poor performing schools. We need early educational programs and daycares.
- We've had to create our own tutoring and mentoring program and the city and schools should be providing this.
- The city gives so much money to other districts for these programs. Hillsboro High just got a lot of money but that community is already prosperous and they don't need it.
- We have slim to none daycare options.
- I had to board up a house myself that was dangerous to children. The city nor the school would do anything about it.
- Bordeaux never developed economically and so the education has dwindled. With education no longer being central, it is killing us.
- The schools can't have evening programs because there is poor lighting.
- There is no awning in the front of the school so students who get dropped off get wet.
- There are no speed bumps at school so kids get hit. There are no ramps or railings to keep children safe.
- We have no charter or magnet schools. The one magnet school we have didn't even know they were removed from the list.
- We need a customer friendly grocery store. Our Kroger was the last to be renovated and really all they did was paint it.
- I have to drive out of my neighborhood to shop for groceries. I spend my gas and go to the Kroger on 8th Avenue.
- We need vegetarian options.

- The bus stops are a problem. Men hang out at the bus stops and they congregate and loiter. The buses are not safe for females.
- The traffic lights are so old.
- We want a train station and the amenities that surround it.
- We have been asking for sidewalks for 30 years.
- Too much traffic.
- I don't want mass transit. The current infrastructure is bad.
- The bus used to come every 30 minutes but they changed the routes and now it only comes once an hour on Kings Lane.
- Some bus routes only come once a day. How do you get to work and/or get home?
- We need to find jobs for convicted felons. We have a high percentage of individuals with felonies.
- We have so much government funded housing.
- We need incentives for new small businesses.
- We need support for small businesses with the money allocated to THDA.
- We need tax incentives and tax abatements.
- No taxes for 10 years and maybe we can attract a Publix.
- Create more public/private partnerships to support local businesses before they leave the neighborhood.
- We need to create a Master Plan. A holistic and comprehensive plan for Bordeaux.
- If Metro really wants to be genuine, the Federal government should know.
- When I do call for codes violations, they tell me that they are too busy.
- I do not like government funded housing, because it creates crime.
- No amenities, nice restaurants, clinics, or hospitals. We need better economic development.
- We need a moratorium on subsidized housing and no more half-way houses. Then market-rate housing will come in.
- Nashville is segregated. You don't see people of color like me in 12 South or downtown now.
- Inclusionary housing is needed, and we need to spread it out equally based.
- Metro owned property not set aside for affordable housing.
- I feel that police are non-responsive, and there are incidents every day.
- What are the city's plans for development in Bordeaux?
- Grocery stores are not good. They have expired food.
- Provide incentives for locally owned businesses such as tax abatements.
- Hire felons to work in local businesses.
- Bordeaux is redlined.
- Bordeaux has land and tracks for transit.
- There is a concentration of poverty caused by subsidized housing.
- Bordeaux has to be developed with heart.
- UDO for design standards.
- Clarksville Pike look should look like West End.
- Work with homeowners that are seniors.
- It's been 100 years of the same things. We need to be deemed worthy of upscale progressive development like the rest of Nashville.

St. Luke's Community House, April 5, 2017

- City-wide issue with tall skinny houses. Low income and minority residents are having to move to surrounding counties.
- It's difficult to tell where residents who fall under National Origin or Disabilities protected classes live in your neighborhood.
- It's difficult to find housing for veterans.
- Managers discriminate against veterans with mental disabilities and mental illness but it's difficult to prove.
- Case managers can help mitigate risk for property managers.
- Issues for people who get evicted and then can't sign another lease.
- Banks can't find enough African-Americans to lend to because of disparate impact of credit.
- Sex offenders can't find employment and housing.
- The lack of transit hours of operation for 2nd and 3rd shift is an issue.
- Residents in 37208 were segregated two years ago and now they're not. But has that changed anything positively for them?
- At-will employment plays a role in terms of bringing in income.
- Residents need to overcome mental barriers to find resources and be comfortable in public housing.
- Millennials skew data because they have low income, high student debt, but parents are buying them homes.
- Migration outside of Nashville area is occurring for some residents.
- It's difficult to access transit for all protected classes.
- Services need to move to where residents are.
- There is a stigma to riding the bus. We need to change the mindset.
- The mindset for public transportation is the only people using the buses are those that have to.
- NYC and Chicago are examples of more user-friendly transit models to emulate in Nashville.
- People can't live off SSI of \$733 as a disabled resident.
- Predatory lenders are putting notices and notes on residents' doors.
- Developers are using code violations to push out older residents.
- Possible solution is for citizens to group together like Edgehill Homeowners Association.
- Residents can develop Community Benefit Agreements because developers don't want residents to know what's going on.
- We need to connect residents in different communities together.
- Hendersonville didn't want a group home there.
- There are issues with food deserts in Cleveland Park.
- Only 87 homes on the market under 200k currently.
- NOAH & Neighborhood Resource Center are great tools for residents.
- PTSD and mental disabilities are barriers to housing for veterans.
- There is a glimmer of hope for veterans in situations where landlords have a heart for veterans but with so much demand, it's still difficult to find units.

- Some residents see their neighborhoods as deprived of outside investment and support.
- The Nations has always been cohesive and maintained an “us against the world” mindset.
- The older residents are being pushed out because of new development & suburban mindsets. We need to find a middle ground.
- Grassroots movements have been working to defend the past culture.
- I live in the Oakwood subdivision of Antioch, and there have been more neighborhood subdivisions and an increase in crime in Antioch.
- We have had to add crime watches in Antioch. My house was broken into today. Who breaks into a house during the day?
- I’ve lived in Bellevue 1 ½ years and I still feel good, safe and not afraid.
- I am proud that Bellevue still has its urban feel and has not yet been affected by gentrification.
- A good job has been done to keep new developments looking vintage.
- There are a wide range of nationalities currently living in Bellevue, but the rising living cost is an issue.
- The people who lived in the area in 2010, have now moved to Antioch and Madison and there has been a huge influx of homeless people.
- The Better Business Bureau has been rude to the diverse people who are now living in Hendersonville, because mortgage was cheaper than rent.
- The Gallatin area has good safe schools, but 20-30 year old yuppies that come into the community need things to do. People don’t want to drive 30-40 minutes to go to a movie.
- Does people moving into the community know that they can move closer to the city? Are they being pushed to move to the Gallatin area? Is it just the trend to move out here?
- Ever since I was a kid the SE side of the Donelson/Briley area has been diverse, untouched and affordable.
- The new development has caused a \$500 jump in my rent but there hasn’t been any new \$550-equivalent renovations made.
- It is illegal to have a more than 10% jump in rent without equivalent renovations/additions being made to the building. However, my roommate makes more money now so they said they could charge more.
- It is also illegal to be charged more because of your income. That is income discrimination.
- I am worried that if these things are happening to me, an educated white woman, then what is happening to the rest of the community?
- Low-income levels and people of color are being pushed out.
- Antioch has a large population of Muslims, because their Mosques are there.
- Federal services should be coordinated together to make a larger impact.
- Affordable housing should be incentivized. We need more work like Envision Cayce to be done to change the look of affordable housing.
- Wouldn’t you love to have a teacher in your neighborhood?
- The big problem is Us vs. Them. We need education and the perception to be changed. Backstories need to be shared.
- You can’t just provide housing. You should also have workforce developments.
- Affordable housing cannot be supplied for free.

- At the Changing Neighborhood Summit, they mentioned that hotels can't hire low income residents because employees don't live close and take the bus or can't even afford to park their own car.
- Nashville is rigged for businesses.
- Past zoning practices allow for crazy development.
- There are lots of new construction poorly built with no foundation, because of limestone.
- Landmark @ Glenview Reserve in the Briley area by Hotel Preston has a concentration of poverty. They have small homes with lots of people living in them.
- The area from Murfreesboro out toward Nashboro is rich & nice.
- Nashville has pockets of poverty, it is not really segregated.
- Micro-demographics should be tracked.
- Having a home doesn't mean they can afford it.
- There needs to be network services so that nonprofits can know who and where to help people in need. Metro Social Services is working on this idea for homelessness.
- For people to work together they need to focus on solving the problem and check the egos at the door.
- People want the house or the job but they have a hard time waiting, finding, and maintaining stability.
- Metro Buses are done running at 12:00am.
- Community members are dealing with the struggles of relocation vs. housing profit.
- There is a large Muslim, Somali & Kurdish population living in the Brentwood and Woodbine area.
- A Hijab was ripped off of a woman's head in Antioch about a 1 year ago.
- Nolensville Road is the easiest place to "put them" for housing, food, temples. But is it safe from gentrification?
- A woman who looked like the girlfriend of a gang member was attacked, but the police didn't believe her. She was discriminated against by the criminal justice system. She and her kids had to stay in the place she was attacked for a year because of a limited amount of housing and slow bureaucracy.
- Seniors are being pushed out of their houses and becoming homeless.
- Seniors apply for disability so that they can be protected after selling homes.
- There is lots of discrimination against ex-offenders.
- There is a good school in Gallatin. But at the school closer to Hendersonville, the kids have more behavioral issues. There seems to be some type of school segregation in that area.
- Food deserts are a problem in the Gallatin area and in the Nations.
- Perishable food day at St. Luke's in The Nations had to end because St. Luke's could not afford to pay for law enforcement supervision.
- There was knife wielding and fistfights over receiving fresh produce.
- People are using Uber or carpooling together to get services and food from St. Luke's.
- Ride sharing helps get resources to seniors.
- In the Nations community, 29 seniors were lost to death or relocation.
- Turnaround time for development from community owned to developer built properties depends on the education (bachelor vs. 8th grade). The less educated succumb to predatory targeted attacks from developers.

- The Nations has had a multi-generational renter culture. Renters who had been renting a house for 37 years had to move and the landlord never told the tenants that the property had been sold. They found out on the developer's build day. The developer was kind enough to delay the build 3 months to help the old tenants' transition.
- The Exit Clause is iron clad. Tenants are given 60 days after an eviction notice is given to leave. TN's laws are not renter friendly.
- The housing market in the Nations is slowing down. A year ago there were no "For Sale" signs. Houses were being bought before they were built, but now there are "For Sale" signs.
- The price of the new houses has lowered a bit.
- Those who bought the new houses cannot afford their mortgages and are going to need social service assistance down the road. Their loans are not exactly, but pretty much interest based loans with \$0 down.
- Some neighborhoods have been deprived of outside investment and support.
- A way to reduce crime is by improving community infrastructure and increasing community "buy-in".
- Many seniors or disabled residents are on a fixed income and thus priced out of their own neighborhoods as property costs rise. They are then forced to find more affordable housing outside the county in some cases and commute into the city.
- A disproportionate number of African-Americans are subject to discrimination and displacement in this way.
- One idea is to work with Metro to slow the growth of property tax rates in Davidson Co.
- A solution is to establish more community-based organizations via neighborhood coalitions to engage potential commercial developers about the needs and preferences of the community in which they will be developing.
- People in North Nashville are discriminated against by race and color.
- To address the crime issue, all those paying Davidson County property taxes should have equal access to Metro city services. This woman lived too far north in North Nashville to be considered part of the urban services district, so she has to pay separate fees for additional services like trash pickup.
- The presence of rock quarries and constant construction in my North Nashville neighborhood is a kind of environmental hazard. We are also in a food desert.
- There are very few sidewalks which makes travel to grocery stores very difficult for some residents without reliable transportation.
- I am also frustrated about the seclusion and difficulty in getting to the public transit stops in my neighborhood. Bus stops are dimly lit and shabbily constructed, and I believe that this harms community perception of public transit and increases the likelihood of criminal activity in those areas.
- Veterans have a difficult time finding affordable housing. There is a continuum in which many veterans returned from service with various disabilities, which affected their ability to hold gainful employment and thus kept them on a fixed income or in a cycle of poverty.
- A solution is to reach out to property managers and landlords to educate them on affordable housing issues and improve access to housing for people with different backgrounds. This work can be done in tandem with local non-profits seeking to improve housing access for veterans.

- Zoned schools in resident's neighborhood have older instructional materials and outdated resources when compared to other magnet schools or schools in other clusters.
- Also concerned about the lack of employment opportunities within walking distance in most parts of my neighborhood. There are no sidewalks on most of the major roads, and people without reliable transportation would not be able to walk to most of the jobs that are closest to their residences.
- Developers contact the Codes Department as a way to put pressure on homeowners who resist offers to purchase their property.
- A solution is to increase affordable housing options in new housing developments in the city.
- Homeowners should have access to information about selling practices and dealing with developers as well as access to new affordable housing options so they don't have to leave the city to find housing.
- Police officers are prioritizing the protection of people in newer and more affluent homes.
- A solution is to engage local government about police protection and monitoring norms to ensure that all citizens are entitled to equal protection and safety.
- Gentrification and displacement are exacerbated when new property developers are not from the Nashville area, and thus do not have a relationship with the community.
- Lawmakers should work together to prioritize new building permits to be issued to Nashville-based or local businesses. Local developers would be more inclined to take resident concerns into consideration, thus cutting down on displacement.
- Nashville's public transit, as it exists today, is in such a state of disrepair and unsightliness that it deters potential users and makes transit stops a more likely place for crime.
- Encourage Metro to provide better security accommodations for public transit.

Woodbine Community Organization, April 13, 2017

- Murfreesboro Rd. area off 40 close to downtown is a very poor area.
- A lot of seniors live in the public housing towers in income-based units and are not close to resources.
- Seniors living in the towers don't have cars or drive due to physical issues, so many are isolated.
- Even having to walk 1-3 blocks from the bus can be a problem for residents with low mobility.
- Benches at the bus stops are helpful but there are not enough of them.
- There are a lot of veterans in the public housing towers, and they can get kicked out for drug/alcohol or mental health issues. They don't have case management.
- Even if you have access to the bus it's still a long ride to the grocery store. Residents have a hard time carrying bags because there's several steps in the process to unload and take up groceries.
- Disabled residents can't get to church either.
- Primary areas of concentrated poverty are in North Nashville but some in South Nashville.
- The significant concentration of poverty is due to what residents can afford. They can't get ahead.
- With many new homes in the city, seniors have difficulty keeping homes due to code notices in North, East Nashville, and Madison.
- Fixed-income residents don't have the knowledge to apply for rebate or property tax freeze programs.
- When you can't hold on to your property, it's a strike to your pride and creates depression.

- Living in senior towers can be depressing. An ambulance comes every night and people are found dead in the apartments. It's bad for morale.
- In general, if there is no support system, seniors can go downhill quickly although the senior population will continue to grow.
- Retirement is not enough to live on and there are not enough jobs available for seniors.
- Are there programs in schools for children with special needs like autism?
- In the past, I lived in Antioch and my child was bused to a high poverty area. I didn't care about the school itself because the teachers were good. I just hate that people that live in those areas have to see drugs and prostitution every day.
- Children can act out because of trauma. They need help to process and recover.
- Even if there are after-school programs like at the YMCA, how do kids access them?
- Barriers to housing can include language, area of town you live in, education, and not being able to pass a background check.
- Transportation is also a barrier because you can't get a job or move to a different area.
- Even with a job, increasing rent and expenses, it gets to a point where you ask "why work?" if you can use other resources.
- If you have kids and you work, you can end up getting less assistance for kids. So there's a sliding scale between keeping assistance for your kids or making more money to support your family.
- Whole segments of the population are getting pushed into a corner.
- When you put food on one side of the wall and people on the other, a revolution will arise to get the food.
- Code enforcers ride around looking for violations to report. People can't bring their homes up to code and lose them.
- The resurgence in the tax credit program could help build affordable housing.
- Criminal and income background checks are the most limiting barriers.
- Access ride is \$3.40 one way and one stop only for elderly and disabled. It's too costly.
- Our management company's selections are based on the application itself and not on an individual. They aren't barred due to race even if income-eligible.
- Maybe some discrimination but the trend is towards more diverse clients.
- Housing market can still be difficult for African-American, single mom with three kids. Possibly due to disparate impacts related to race.
- City should offer front-end abatements and tax incentives on the back-end.
- New THDA rules have limited tax credit options. More and more developers may question those policies and create better answers to the issues. If you limit incentives, you're not going to meet needs.
- A lot of times refugees and immigrants choose to live in clusters, it's a choice.
- I really wonder if they stay in place because they would face discrimination if moved out to other areas because of national origin issues. Even if they have income to move elsewhere.
- There is lack of access to food resources in public housing towers and developments. Public housing developments are a bit more mobile than in towers.
- No "big" grocery store or healthy food options.
- Landfills near communities and soccer fields need to be cleaned out in the Metro Center area.

- Metro Center is in danger of evacuation if spill happens. The City needs to communicate with the community of these dangers.
- Overcrowding, substandard housing and slum lords are a problem.
- At the Metro Center Teacher Tower lighting struck the front door. It took over a year to fix. Anyone could come on the property such as prostitutes, etc. The garbage chute broke and it took forever to fix.
- Bugs are a common problem in the towers.
- We need better community management over slumlords.
- Because rents go up yearly, you can become cost burdened even if you start in an affordable unit.
- I don't feel I have been discriminated against personally. I'm glad that you all are reaching out and trying to find ways to fix issues for those that are.
- In a perfect world, I would like to see more fulltime or part-time employment opportunities for these seniors and disabled residents.
- Identify companies willing to hire them and not just as a trainee.
- Offer all kinds of job experiences.
- Mobility issues hamper those that want to work, even with job training such as computer class.

Martha O'Bryan Center, April 15, 2017

- There's nothing I like right now at Cayce.
- It's hectic, but we are about to get new housing.
- There are shootings and fighting here.
- There are new lights & cameras but I don't know if the cameras work to prevent crime.
- Cops come to pick up criminals after they have done a crime, but I don't know if they are actually working to stop crime.
- You will get targeted for retaliation if you don't have support on the property.
- The people visiting the area and guest are causing the trouble. It's the guests' guests' guests.
- Residents feel a need to be mindful of what they say to management about a problem. There is a lot of fear of retaliation for filing complaints.
- After 5'o clock, when the MDHA doors are closed, everything is different.
- Martha O Bryan is there for us.
- The property managers don't understand that this is not the suburbs. You can't handle things in Cayce like it is the suburbs.
- I'm an advocate for other residents and I tell them about the meetings.
- I help people get daycare, ahead of time, so they can attend the meetings.
- It was calmer here when I moved here 15 years ago. Times and the people have changed.
- I try to make sure people are reading their leases.
- Residents need help reading through the lease to know about late fees and late charges.
- Late fees need to be explicitly explained to residents up-front.
- There are people here who can't read and don't know what's in their leases.
- The cut off deadline for rent is changing and people are finding out about it through word of mouth. Even if it is written down, some of them can't read their notices.
- I can't walk outside early in the morning anymore, and I'm worried.

- In 2004 there used to be a mental health site on the Cayce property, but nothing now.
- Some churches & family members take in the homeless.
- The community is segregated. People in Nashville don't know that the Cayce neighborhood is here.
- You can just drive along Shelby Ave without having to acknowledge the Cayce neighborhood.
- In Cayce you have to learn how to live, you have to learn how to deal.
- I even have to convince people it's okay to be here at Martha O Bryan.
- Even my relatives are afraid to visit me. I was robbed in 2004.
- Getting people to live outside of Cayce is a great thing to aspire to. However, if the residents don't have stability and some backing to transition out of Section 8 and public housing, they will end up back in Cayce.
- Most of the residents don't know how to pay for rent, lights and water. They just pay rent.
- There needs to be finance classes for "fashionistas" who have only had to pay \$50 for housing.
- I could move out of here, but they can't.
- I moved to Sumner County because of the high school my son was zoned to in East Nashville.
- Public housing residents are isolated and have no support. The kids only see the row they live on.
- The high school is known for its drug and crime culture.
- Some of the information about the high school was made known to me by other parents, only because I am a school counselor. Some of these things are not public knowledge.
- Residents at Cayce are afraid to meet each other, but neighbors are very supportive once they get out.
- Parents came together more in the past.
- Mentally ill clients are evicted because they break terms of the lease for reasons related to their mental illness.
- In the past, it was easier to sort out the situation. Or if the resident had to leave, the eviction process was done in a way that allowed the resident to transition successfully.
- In the last few months management has been less understanding, even after the resident's status of mental health is explained.
- A woman I know missed a court hearing because of delusions. Did she really have to be evicted?
- We should consider interventions to help clients understand why it would be good to share their mental illnesses.
- If they have to be evicted, is there a graceful way of doing it?
- Managers need training for where to refer clients with mental illness after eviction.
- More conversations about renters with mental illnesses should be had.
- Because even I, as a social worker, have a hard time thinking of what solutions could be formed.
- More resources should be made available to those with mental disabilities.
- It's difficult trying to get other community members to be invested. Is it apathy, fear, or both?
- There are mostly people with disabilities here.
- I dislike the bad things that are done in the community by outsiders.
- We recently had a meeting with the police department. I told them to bring more police on bicycles to patrol streets and alleys. They did and crime was reduced.
- There are a lot of dark areas in the neighborhood. We need better lighting.
- Police on motorcycles is a good idea. It gives the police more access to prevent and stop crime.

- The youth can jump fences and outrun the police. Motorcycles give the police an advantage.
- Neighborhood watch would not work here because those involved would be labeled as snitches.
- The neighborhood is tired. When you try to be nice you can get a target on your back.
- The Jocques Clemmons shooting an uproar related to Black Lives Matter is ruining our efforts to bring the community together.
- Jocques shooting ruined trust for police in neighborhood.
- The Black Lives Matter people come into Cayce and want the police task force to go. They get mad at me because I want the police to stay.
- But Black Lives Matter people aren't from the neighborhood and the police are wanted.
- There is some harassment from the police force. They need better training.
- Some task force members wanted residents to snitch on their neighbors.
- Even I have been harassed by the police, I am for the task force.
- Residents need to know what to do about bug prevention when you're moving in to the new developments.
- The neighborhood is in a food desert.
- Food deserts are a problem. We asked for a grocery store, we got a Family Dollar.
- S. 4th & S. 8th apartments are infested with roaches, bedbugs, mice, and water bugs.
- The new Woodland Street apartments have the pest problems of the old apartments.
- Maintenance tries hard to keep up with the problem but it's 4 men vs. 716 units.
- I'm all for the apartments to come down.
- They took out the Shelby L bus route because they said there was low ridership.
- There are 716 units and even more people living in them. There are people who need to ride the bus.
- The lack of bus routes hurts the disabled and families most.
- There is only one bus stop at the bottom of the hill, which is a physical challenge.
- Martha O Bryan supplies a bus at 10:00 am to Walmart once per week.
- Martha O Bryan also has a new caseworker for the neighborhood.
- Even without crime, transportation is lacking. And because of crime, there are no Cabs, Uber, food deliveries, and there are no ambulances that enter with sirens on.
- Trust is a big issue here.
- If we are already reporting and there are cameras, let us know we are being heard by checking the cameras and following up.
- Sometimes when we report, they see the person on camera and ask us the name. But we don't know everyone in our neighborhood and then they say they cannot do anything without a name.
- The criminals are related to non-criminals, so they do not know who they might accidentally upset by talking about the crime in the neighborhood.
- The neighborhood is mostly women, children and disabled. How can we protect ourselves?
- Secret Indictment is not secret.
- We need greater cooperation amongst service providers.
- How are mentally disabled people supposed to know the new people that are trying to move them?
- Residents don't come to community meetings because they don't feel like it matters.
- MDHA and the powers that be, are going to do whatever they want anyways, so why bother?

- Isolation is felt among the senior citizens and disabled.
- If Martha O Bryan wasn't here, what would the Housing Agency do?
- We need a mental health co-op and support services. Some residents go unmedicated.
- Mental health co-op use to be at Cayce.
- We need a translator. People feel hopeless because of the language barrier.
- Sudanese and Indian people are here. More are moving in with no language help.
- People don't know how to save money. We need finance classes.
- There used to be a senior man who lived here who didn't speak English, so we made up a sign and brought him to meetings at Martha O Bryan to make sure that he got to socialize.
- We need help for people to pay their expungement fee.
- We need help for those who are former criminals.
- There needs to be education about the consequences of pleading guilty.
- Old arrest records are hindering people, especially young single mothers trying to leave abusive partners.
- Victims of abuse can't get services and have to go back to abusive partners or depend on a new men.
- We need an empowerment center to bring back hope.
- "Positive Attitudes" is a meeting for young girls (11-18yrs) at Cayce. It was formed to encourage them, support their dreams, and educate them.
- We need more education.
- Disabled residents have issues with transportation-related expenses.
- Those issuing the public housing leases are just trying to get you in and get you out. The residents are not reading what they are signing.
- Residents need to be told about the new rules, and rules related to criminal felonies for MDHA.
- Because everyone in Cayce is going to be moved into new housing, they are going to need to know the new lease rules.
- We need education to combat the fear around RAD.
- People are afraid just because everybody said, be afraid.
- Residents are thinking "I won't bring attention to myself in these meetings, because that could cause me to lose my housing and that would endanger myself and my kids".
- We need stronger partnerships between MDHA and community partners, especially for things MDHA can't do.
- People feel helpless when they can't get a job because of a criminal record and can't pay child support.
- There are a lot of services for Cayce residents but more collaboration between organizations is needed.
- Residents in transition from public housing need the most support.
- Care providers should help the residents help themselves.

- There is a vibrant scene here and good food.
- Walkability is an issue.
- The Edgehill and Napier neighborhoods are tight knit. The residents work together to solve problems.
- There is a lack of job growth and job opportunities in our area.
- At Napier the kids and other residents in the community don't seem to know what to do.
- The kids hang out at the community center.
- When it gets warm people go outside and that can foster community, but after that trouble can arise.
- There is nothing to do. There are no close programs or entertainment.
- Napier residents are concerned that they will be displaced during MDHA's envisioning process.
- No access to downtown, it is a hike to get there.
- I live in Clarksville, and it feels nice to be in a slower paced neighborhood. But a negative is that it is a largely transient community.
- My husband is a teacher and he finds it hard to get buy-in from the parents because they are migrant workers.
- I work in the Fall-Hamilton School area, and the parents like the local resources that are available.
- Fall Hamilton partners with Family Services, churches, and other organizations so kids can get resources like swimming lessons, spring break meals, and secondhand uniforms.
- Children have to be taken out of school because their parents cannot afford to live in the area.
- Apartments are being sold out from under tenants and they are only being given 30 days to move out.
- A mom could not find an affordable place to live after being evicted and had to move to the Opryland area.
- At Fall Hamilton, children received food bags, clothing, nurturing, and a family literacy class. After the move, trips to the school changed from a short walking distance to a 45 minute commute.
- She couldn't drop her kids off or attend Fall-Hamilton ESL classes without missing work, so she had to pull her children out of school.
- Immigrants do not know their rights on fair housing.
- They are afraid to get deported in retaliation if they complain.
- I have friends who are undocumented and they are charged twice as much for security deposits and rent as my other friends who are legal, of the same ethnicity, same family size, and same type of people.
- This is the only place where landlords do not require social security numbers. But you get charged a lot more if you don't have a social security number.
- Many Hispanic families live here. It's nice to eat food that is familiar and you can get an apartment without having to provide a social security number. This all enables the segregation.
- People live together to save money because they have such low incomes, not because it's a part of our culture.
- They all help pay rent but this does not help them save money because they earn so little.

- There is a lot of moving around. If you hear that the landlord across the street is only charging \$250 instead of \$300, they move. But all this moving also changes numbers for services and resources.
- My friends live in a complex where a family of 8 lives in a 1-bedroom apartment.
- Crime rates have increased in Antioch area.
- The ratio of police to population is off.
- The police are getting to crime scenes late.
- I live in Melrose and I like that we have more coffee shops and restaurants.
- We need walkable streets. People are standing in turning lanes to cross the street.
- How do service providers make sure families can stay in the neighborhood & benefit from the services in the area?
- People are moving from South Nashville to Madison, LaVergne and Smyrna because they can no longer afford to live here.
- The Spanish and Kurdish populations need things in their languages.
- There is segregation all over Nashville because of both cultural affinity and cost of living.
- Main barrier for high minority concentrated areas is affordable housing because people don't have high paying jobs.
- Rent prices are set at much higher rates for undocumented immigrants because they do not have a social security number.
- People in this neighborhood are mostly renters because of a lack of documentation. There is no path to citizenship.
- We have no intention of investing in purchasing a home. What if you got deported next week? What would happen to the house?
- There is a "Hispanic side" of Antioch.
- In Antioch, there is less availability of affordable housing than elsewhere, partly as a result of predatory pricing tactics employed by landlords.
- Segregation can be positive when you're surrounded by your community and cultural resources.
- Crime is attributed to the culture and is not addressed.
- It's too crowded in Antioch.
- It took the city 3 years to build one sidewalk in our neighborhood.
- The Latinos don't trust the incoming black population.
- There has been an increase of displaced black people and an increase in crime in the neighborhood.
- People are equating black people to crime.
- Another problem in these immigrant communities is the availability of after-school youth programs.
- There is ample land and public facilities in Antioch to conduct services at little or no cost.
- A lot of abuse is given to newcomers of any race in Antioch.
- There are old houses, dirty roads, and poor lightening.
- Undocumented persons need to be aware of their legal rights and have access to resources about what to do when those rights are violated.
- This could be in the form of a website, school bulletins or newsletters, or public service announcements on the television, radio, or a concerted social media campaign.

- Many undocumented persons experience housing discrimination when they are coaxed into signing a lease agreement without fully understanding the stipulations of that agreement.
- Shortage of services for undocumented persons is especially true of less common immigrant groups, such as Somalians and Ethiopians
- Old and dilapidated public and commercial housing stock is an issue.
- National origin is a factor for people finding suitable housing.
- Maybe the houses are run down because renters do not care for their houses like owners do.
- The lack of home investment is because the rent is too high to maintain property at all.
- There is an under investment in facilities here, especially dilapidated schools.
- The lack of accessible programs and services leads to lower school enrollment, lower attainment and grades, and more poignant things like increased hunger.
- The City is not doing its part to take care of everything else.
- There is no maintenance of roads and parks. But if you cross the road into the Cane Ridge area, the scenery changes.
- White people, and affluent Egyptians and Hispanics live in Cane Ridge. In that neighborhood the smallest rental house price is \$1600/month.
- In Napier, African Americans with lower incomes are segregated.
- Lately, white people seem to be moving into the surrounding areas.
- The African Americans are afraid of displacement where generations of their families have lived in Napier.
- They stay because of either their familiarity with the neighborhood or a cycle of poverty.
- There are certain areas of the city that are developing faster/slower than others.
- University areas are getting more revitalization efforts.
- Those are places where college students are coming in from out of town. Why are outsiders getting more resources than locals?
- Low income people and black people are being pushed out and are unable to enjoy the improvements to their former communities.
- The Nolensville Pike area has had a history of immigrants since the 80's.
- The neighborhood is now known as the "International District / Multicultural District" and it is comfortably disconnected from the rest of Nashville culture.
- There is a concern about equity and access to resources.
- Even if residents can pay all their costs, 60-70% of their income for rent is not livable.
- People have to live in crowded scenarios just to be able to afford the rent.
- Culturally, people want to live in the same neighborhood as their family, but they do not want to have to live in the same apartment.
- People are leaving Antioch because they do not want to live in a place that is known for its immigrants.
- They do not want to be found by ICE.
- Students feel the impact of poverty and that affects their success at school.
- Parents want to live close to good schools, but they cannot afford it.
- There are really old schools in Antioch, but not in Brentwood or Franklin. Why the difference? How are they separating funds for schools?

- Conexión Américas offers homeownership classes with opportunities for alternative forms of credit. It has been very popular but lately in the current political climate, families are dropping out and are no longer interested.
- SE Nashville has lots of resources for the residents of Antioch, Madison and Goodlettsville.
- When people have to move, the resources aren't there.
- People move because of housing needs and then everything else gets affected.
- Schools don't have translators.
- The lack of language options has led to poor grades.
- The parents can't help students do homework because it's in English.
- Jobs are found through word of mouth, not through the internet.
- The job options are not great. There're mainly housekeeping and landscaping jobs with wages like \$8/hr. That is not livable wages.
- People would rather work close to home than spend time in traffic and spend money on car expenses and gas.
- A lot of residents came from their countries with only a 6th grade education.
- Access to reliable transportation is appalling.
- Public transit availability is disproportionately tilted towards more affluent neighborhoods or neighborhoods with fewer minorities.
- Families can't even afford the gas that goes into the one car.
- If a family only has one vehicle, they can't have access to available resources.
- A spouse can't go to a parenting class because the husband needs the car for work.
- There is a stigma on riding the bus that riding the bus is for poor people.
- As a result of improvements and consistency in public transit options, a "culture of walking" could be formed in these immigrant communities.
- People who have to travel to their jobs from these neighborhoods often have to wait inordinate amounts of time at these bus stops, sometimes 3-4 hours in between stops.
- Bus schedule always changing, sometimes 20 mins, 2 hours, 4 hours.
- People walk and bike everywhere, not because of health, but because of a lack of transportation.
- The neighborhood by Harding Place toward the exit for I-24 has no sidewalks, no street lights, and speeding problems.
- Kids have to walk to school in these conditions with no sidewalks or street lights.
- Wrap-around services for students are integral to both child development and fair housing concerns.
- These services should be focused on literacy and financial empowerment.
- We need trauma specialists who serve as case workers for recently displaced students or those suffering particularly bad economic hardships.
- Extracurricular events aimed at increasing immersion, multi-cultural understanding, and community engagement through literacy events are good ideas.
- Newcomer Academy teaches classes in Spanish and is a great resource for new immigrants and migrant workers.
- Many students are very smart but struggle in school because they don't speak English.
- Charter school options give families more choices but they can't get there without public transportation.

- The kids get food at schools which is good but it's not healthy food. It's juice, potato chips, and dried macaroni and cheese.
- Grocery store food is changing and it's not good.
- Community gardens would be nice and would teach children and parents the process of growing foods and help develop healthy eating habits.
- Conexión Americas is building a Farmer's Market through the Promise Zone Points.
- Residents are being taken advantage of because of their Limited English and their Immigrant statuses.
- The residents are excited to have a place to live, so they don't read their leases, they just sign them.
- They don't know what to do when their rights have been violated.
- A lot of these houses are not worth what they are being priced.
- Many homes are unsanitary and have bed bugs.
- In Antioch, LaVergne and Smyrna, residents are being given discriminatory rent prices.
- People who satisfy the housing requirements are being denied because of their skin color.
- People are given only weeks to move out, without knowing their rights.
- Residents are not buying houses out of fear of deportation.
- The current political climate has scared away those who were considering purchasing a house.
- There has been discrimination in the provision of community resources.
- In Edmundson Pike Park there is a large population of African, Hispanic and Arabic people, and they like to play soccer.
- The park had no lights and no water so people would use their cars' headlights to play at night. Eventually the soccer goals were removed from The Edmundson Pike Park and a new park was made.
- The new park has lights and water. Club sports teams from out of town play there regularly.
- The people who get to play at this new park are white and are not from the neighborhood, they are from Brentwood.
- This new public park is locked from the public, and you have to get permission to use it.
- Why did people have to be pushed out to build someone else's park?
- If people in a community do not have anywhere to go, especially in the warm seasons, there can be an increase in crime, gang activities and vulnerability.
- Parents tend to make housing decisions based on schooling options in that area. One solution is incorporating a "community schools initiative" into a broader Davidson County schools budget.
- Encompassed in the budget would be expenditures for improved public facilities for students, transportation options, access to non-profit community programs, etc.
- Residents need a place to make anonymous reports.
- Because of the political climate people are afraid to report discrimination.
- We need a phone line to report substandard housing.
- There are no street lights here. It's so dark and that makes it easy for criminals to hide.
- We need housing inspections.
- People need to know about affordable housing options and what they qualify for without having to move out of the neighborhood.

- Small businesses need affordable options to keep their businesses in the community maybe in the form of land trusts.
- In the past, Spanish-speaking radio stations have been an effective tool for spreading awareness.
- People usually find out about things through social media (Facebook) and key trusted people.
- Short social media videos raising awareness on “What you need to know before renting”?
- We need consistent law enforcement and crime prevention. If I know where the drugs are, the police should know too.
- As a result of substandard housing in the form of cost-burdened rentals, many undocumented persons and persons of low-income are forced into situations of overcrowding.
- Several families are often grouped into two bedroom apartments, which bring more bug and rodent infestations. This kind of discrimination is believed to be a result of national origin.
- Lack of documentation can lead people to have no reliable credit lines, which negatively impacts homeownership rates and forces people to continue to live in cost-burdened situations.
- There is some notable success with undocumented persons who have “pseudo-status”, undocumented but pay income taxes to the government.
- Conexión could work with undocumented persons to help them achieve this “pseudo-status”, which could improve homeownership rates among immigrants.
- Those minority and immigrant workers who are lucky enough to own businesses are often affected by predatory practices by potential developers and construction companies.
- Since these minority business owners often have less access to credit for maintenance and upkeep, their businesses can fall into disrepair and they can lose them as a result.
- Developers will identify a property that they are interested in acquiring, and then call the Codes department to report any infringement that could get the owner in legal trouble.
- The main form of discrimination against these minority and undocumented persons is the inequitable distribution of public resources.
- Minority communities often have no sidewalks, inadequate lighting in public areas, no parks or sites for recreation, or reliable public sanitation.
- Faith-based partnerships aimed at improving nutrition and understanding of proper health and wellness practices have been successful in smaller communities.
- These programs can act as a supplement to public nutrition such as school lunches.
- In addition to a high Hispanic community, we have a lot of Ethiopians, Somalis and Kurdish in the community. We need more translators.
- Tusculum Elementary School is very old. Money is not distributed equally in this County. Who determines who gets more, why?

Urban League of Middle Tennessee, April 22, 2017

- Everything is within walking distance near Parthenon Towers; restaurants, buses, and hospitals. The views from the building are great and building management is wonderful.
- I would rather live in Parthenon Towers than in Section 8 housing.
- The pipes in the building are bad. They gurgle and suddenly start overflowing out of nowhere. My toilet overflowed all by itself.

- I'd love to move to Nashville next year when I go to law school but it will be too expensive, so I'll probably move back in with my parents.
- There are lots of opportunities here. There is diversity and inclusion. It's the opposite of East Nashville, which was historically predominantly white and is now more diverse. North Nashville was historically predominately Black and is now more diverse.
- You can see that in the Kroger nearby that serves everything from chitlins to caviar. There is a lot of economic development in the area.
- We need a Master Plan. We need to be more intentional with all this economic development, like they did in the Gulch.
- The African American community pays more for housing in terms of a higher purchase price and all related services.
- African-Americans don't know their rights or where to go if they experience housing discrimination or if their rights have been violated.
- I know there are a lot of services and literature about this but the community doesn't understand the relevance.
- They do not trust the system or the process. If there were more community services to support them, that would help build the trust.
- People in North Nashville do not want to be left with the aftermath of development.
- North Nashville infrastructure is outdated.
- The sidewalks in the neighborhood are in disarray compared to more affluent neighborhoods. Here there is a sidewalk with a telephone pole right in the middle of it, but not the case in more affluent areas.
- North Nashville has an outdated sewer system. We need to educate the communities about storm systems, so residents don't put yard waste into the system.
- The storm drain system needs to be cleaned and public works is working on it.
- It takes 30 minutes to go 7 miles and that ain't right.
- There is worry that Parthenon Towers will be sold and destroyed.
- Parthenon Towers is diverse but West End is upper-case white.
- My therapist says "The residents at Parthenon give the community its flavor, they would never move it".
- People move to the other side of the street if they see Parthenon residents walking by.
- Some residents at Parthenon Towers hide out at their homes because of the stigma against them and people with mental disabilities.
- You may see 20-30 people out and about at Parthenon Towers per day. Where are the rest of the residents? Are they homebound?
- New apartment building in West End has one bedrooms for \$1500 per month that are about the same size as units at MDHA. Will Parthenon be sold or demolished because the area is booming?
- Construction work has damaged and cracked the concrete on the sidewalks making travel hard for those in wheelchairs.
- Poverty is poverty but I see opportunity in these so-called concentrated areas of poverty. It's where we've chose to live, or it's where we were allowed to live.

- Parthenon Towers has 300 apartment units and only 7 washer and 7 dryer. They are not in a great condition and they have no upkeep.
- Not all of the Parthenon Towers residents can travel to another laundromat.
- North Nashville has always been segregated, by force and by choice.
- Gentrification is a nice way to talk about segregation.
- Seniors are getting flyers every day asking to sell. Rosa Parks Blvd is the dividing line of where people have been pushed out and where people are being pushed out to.
- Homeowners don't have power. If they don't sell to developers the increasing property taxes can push them out.
- Seniors are selling their property and then they can't find anywhere else to live. I couldn't even afford to buy my own house in this market.
- The City could look into expanding the property tax freeze to a sliding income scale.
- There has been a disparity in rezoning efforts. A land owner tried to get her land rezoned and she couldn't, but the complex next to her could.
- Parthenon Tower residents can't afford West End area. Many just go to McDonald's, liquor store, and convenience store all within two blocks. It seems like things are sectioned off between the haves and the have nots in the area.
- The stores that are within walking distance are inadequate. Piggly Wiggly is there for groceries but it's overpriced and understocked.
- At Parthenon Towers the heating and cooling system is inadequate, especially for those with respiration disabilities.
- We should have the poor and the rich live together.
- I'm discouraged that I cannot qualify for the new MDHA housing developments. The required income on the qualification form is a minimum of \$1200/month at Uptown Flats. I'm on SSI, I can't afford that.
- A lack of options for elderly and disabled is discouraging because they might not live long enough to receive benefits.
- I would like to see poverty broken up. It's alarming that we associate poverty with crime. The poor do not have anything that can be stolen. Crime happens in the rich neighborhoods.
- There is a greater tendency for police to make arrests when it's black-on-black crime.
- I would like to see more diversity, less crime and poverty, and areas where you can go to parks.
- Picking up trash is an easy fix for increasing neighborhood price and beautification.
- West End is known as a very nice majority white area. There is a narrative of nice things being associated with white people and bad things being associated with black people.
- We as a culture need to be more self-aware and reflective especially regarding race.
- Is high security at stores in West End really necessary for safety? Or are they trying to keep certain types of people away?
- I thought it was a waste when MDHA spent all that money years ago on neighborhood beautification projects like signage and neighborhood branding in North Nashville, but then I came to realize the importance of taking pride in one's neighborhood.
- More actions need to be made on both the large and small scale like sending Public Works to clean things up in the neighborhoods.

- I don't want to label the Promise Zones as poverty areas.
- The people in Parthenon Towers are very resilient.
- There are not many job options available, outside of food service jobs
- “It is hard to keep employment if you have a mental illness. So people tend to lay low and not try because people aren’t going to work with you.
- Some people can lose their health insurance if they work.
- People are not going to work for daycare and they are not going to work for transportation.
- Employers want nonprofits to provide a work force, but employers have to be able to provide livable wages for their incoming employees
- In the South there are two types of transportation, those with a car and those without.
- Residents have a hard time getting around with public transportation, even before kids are added into the equation.
- Employers want people to travel 22 miles for \$11/hour. That only pays childcare.
- A solution is increasing access to certifications and tech work. Urban League has teacher and nursing certs, for example.
- Bus transport requires residents to go to the downtown hub to transfer, and that’s not feasible for residents who live farther out.
- Employers should bear some of the burden regarding transportation for employees.
- Children have to deal with unbelievable struggles and trauma.
- Community-based schools allow resources from the community into the schools.
- Gra-Mar has partnered with Whirlpool to provide washing machines in the building so kids don’t have to worry about smelling bad/looking dirty while trying to focus on school work.
- It’s not about collecting more bonus points for funding for schools districts.
- Some kids might not have a high GPA but they have a support structure with community-based schools.
- Some kids come out of abusive homes and drug abuse and both parents and kids need basic needs met.
- Charter schools are just a product. Public schools need to improve their product.
- Food stamps aren’t enough to afford healthy food.
- I-40 killed North Nashville and now with the connector and developers coming, what’s going to happen with putting in rails?
- Will more transportation infrastructure really help us or hinder us in North Nashville?
- Housing is overcrowded as in unit density per lot and buildings per block.
- We’re demolishing too much housing stock in Nashville.
- There are no design standards in the new developments.
- The developers focus on getting money per building and aren’t concerned about the quality.
- Resident wants the same thoughtfulness and care to be taken in North Nashville as there was in the Gulch’s redevelopment. MDHA is good at that kind of master planning.
- Black people do not know where to report or get help with discriminatory housing.
- Builder said, “Oh, I thought you were white” when resident was advocating for other residents in North Nashville.
- Prejudice is now subtle and stealth. You can hear a difference in tone of voice.

- Black people are being passed on for renting opportunities that their white counterparts receive. They are offered higher rates for rent.
- Resident says that there is a need for housing and financial literacy. Intervention should start in middle school and high school.
- Some residents think that financial literacy is only for those who are very wealthy.
- Advanced Financial stores are everywhere. Communities are often victims of check cashing and pay-day lenders.
- Developers will call Codes Department on you and essentially force you out that way if you won't sell.
- Pretty soon, all of Nashville is going to look the same and there will be no diversity, no genuine neighborhoods.
- Maybe students are not being educated about housing and finances because they want to keep poor people poor.
- Residents need time and help understanding rental lease and contracts.
- Parents and kids do not want to sign up for Opportunity Now because of the belief that they might lose their housing and benefits because of the student's income.
- Private businesses are installing inadequate ramps just so they can meet codes.
- Parthenon Towers elevators have problems.
- I wish a bus ran 24/7 like in bigger cities. It's stressful to get to the bus stop before the last time.
- We can only use the front entrance at Parthenon Towers. The other three entrances are locked, so you have to walk all the way around the building from the bus stop.
- The walk around the building is discouraging if the weather is bad or if you have groceries.
- Parthenon Towers is not currently handicap accessible. I'm still waiting for a wheelchair-accessible unit that I applied for over two years ago. I can't roll up to the bathroom sink and I run into the cabinet.
- Is it possible to make resident's unit accessible? Management didn't mention this was an option.
- Management passed out maps for evacuation procedures at Parthenon.
- Parthenon Towers has strict access rules. Residents have to go down to the lobby to receive their family members or to pick up prescriptions.
- You can't regulate your own apartment temperature at Parthenon. It's always on 65.
- The former MDHA Executive Director didn't like the look of window units at Parthenon Towers, so we got a new HVAC unit but only one company in Nashville can repair it.
- If you work, you risk losing health insurance and can't keep your social security insurance.
- Many residents of Parthenon Towers use Access Ride because the bus stop is right there, but it's not enough. It's hard to keep track of the different times and routes.
- I wish there was a van we could access 24/7.
- My building was remodeled 6 or 7 years ago so it's accessible. We have about 20 handicapped accessible rooms.

APPENDIX D. SUMMARY OF COMMENTS FROM PUBLIC HOUSING RESIDENTS

For input on the development of the Assessment of Fair Housing, MDHA met with the Council of Presidents, as well as with resident associations of MDHA's public housing properties. Below is a summary of comments received.

Cheatham Place, March 15, 2017

- Restaurants & new buildings are unaffordable.
- We don't get cop access like the Germantown community.
- Bus schedules/ wait times too long – sometimes an hour wait on weekends.
- “What happened with No Child Left Behind?” just pushing kids through and not actually learning enough.
- No Child Left Behind was problem and is the cause of bad schools.
- Why can't there be investment in Cheatham neighborhood like in Bellevue?
- If given opportunity to move elsewhere, most residents would take it.
- Flyers are the best form of communication.
- Residents need to experience opportunities like restaurants that are not available in immediate area.
- Residents need more affordable housing to help put aside more money for restaurants that might be affordable.
- Crosswalks and bus stops not convenient for Cheatham.
- Not a lot of easy access to grocery stores.
- Stop taking away food stamps and social security.
- Still can't always afford bus fare all the time on fixed income.
- Can MTA offer free/discounted bus passes for elderly on cold days?
- MDHA gives \$1 and takes \$.75.
- Safety is a concern in general and at local Kroger.
- Who's affordable housing for? Affordable isn't truly affordable.
- We need a shopping area closer by with restaurants like O'Charleys.
- Uncertainty and never know what's happening.
- Rent is too high.
- Price of food at Kroger is higher now (esp. after remodel) and caters to higher-income clientele.
- Need programs to help keep kids occupied.
- Residents feel left out of Germantown community and pushed out.
- Only two grocery stores in area – Kroger & Save-A-Lot.
- Not a lot of affordable vegetables.
- Curriculum in surrounding schools and those in Brentwood are totally different.
- Poor teachers and/or poor training.
- There are not reasonably priced sit-down and fast food restaurants and other food options.
- Need GED classes and access to more job training.

- When Neighborhood schools went away, the neighborhood suffered; lack comradery now.
- Need tutors/ tutoring programs in schools.
- More opportunities for owning homes on low income.
- Maybe community not aware of possible education opportunities.
- Police officers need to show they care about residents while patrolling.
- There's one Task Force for all MDHA. Can there be Task Force members at each property that care for residents and builds relationship with community?
- Need Playgrounds and parks nearby.
- Some jobs are available but not always close by in the community.
- Busing students in and out creates lack of education opportunities.
- Residents don't feel accepted or a part of community due to race, etc.
- Someone's purse was stolen while walking to Kroger and heard gunshots on the walk home.
- Can't have visitors without kids throwing rocks and damaging cars.
- Lots of "idle kids".
- Nashville's gonna be like New York.
- How to get back the sense of community?
- Not sure if it's possible to get back the sense of community.
- Do people care? You can tell when people really care.
- Crime has gone down a bit.

Hadley Park Towers, March 16, 2017

- Install door catches.
- Gated community for security.
- Social worker is efficient but not here a lot. Can we have him visit 3 times per week?
- Social worker helps take residents to food banks.
- Better landscaping (trees and flowers) around building and better places to sit and congregate.
- Need more learning conversations instead of old means of information.
- Many agencies have 120 days automatically for client vouchers, but there's almost always no response, and extension on a voucher is denied.
- I would like to see a walking trail near the building or even a dog park.
- Offer a class for interpersonal skills to help build community and personal growth for residents.
- With disability, I cannot access transportation as easily as other residents.
- Maybe a shuttle from Hadley Park center? Access ride is not free.
- Facility go-cart for transit to close-by areas like Hadley Center (maybe electric and chargeable).
- Ramp closer to the building – more accessible for disabled residents.
- Bus stop could be more accessible. Can it pull into the property or can they allow access at back of door (which locks at 4PM).
- PA system for the community room so those with hearing loss can be accommodated on all floors.

- Residents don't have access to PA speakers.
- A swing, recreational games (ex. shuffleboard – horseshoes is there but not practical), outside to help elderly and disabled have more access to outdoors and area feel like home.
- Need help for those with hearing loss. It's a bigger and expanding problem for the elderly.
- Difficult to access laundry for disabled. Can we have W/D in unit instead of dishwasher?
- Need more, bigger, better quality washers and dryers – no W/D on every floor, only on the first 3 floors.
- Upgrade bathrooms to make showers accessible. Install walk-in showers.
- Building repairs are needed. There are cracks in the sidewalk and cracks in the bathroom floors.
- Need more qualified supervision and mentoring to keep them on meds.
- Volunteers to do hair for residents. Need a space for getting hair done. People can't get to salons and pay for services.
- There are a lot of mental health issues among residents that sometimes come off their meds and having behavior problems.
- Social services only available one day per week.
- To prevent vandalism, especially in hot weather, more cameras are needed.
- Different paint colors – variety and options for new paint.
- Need shopping options: Salvation Army, ice cream shop, a thrift store, Dollar Tree.
- Add geese and/or ducks and add a pond to park.
- We used to have mobile vegetable service through a private family. They retired now there's no service. How can we get access to fresh vegetables?
- Many residents are disabled and can't easily get fresh vegetables.
- Can we get internet "Connect" Service here like at other MDHA properties?
- Need better access to healthy eating.
- Need GED/education and job training programs too. People are eligible to get an education and learn to read.
- No access to grocery store and other stores in near area.
- Kroger is not affordable. Maybe open a Save-A-Lot, ALDI or Walmart.
- Need a basketball goal for exercise.
- Need mobile market.
- Residents would like to see an ATM machine on the property.
- I would like to see more police to patrol area. We get a lot of non-resident foot traffic ("stragglers") due to proximity of park in and out of building. It makes residents uncomfortable.
- We want to see a grocery store close by.
- I need more space and room (3 Bedrooms) for my family and good security.
- There is a dangerous hole where the swimming pool use to be.
- Change the park environment.
- Why can't Hadley Park be as nice as Centennial Park?
- Floors not getting clean.
- Cable system is on analog – not sufficient. How do we get upgrades for better and affordable service?

- I don't find anything wrong. I feel blessed.
- Many residents feel rent is somewhat reasonable.
- We need industrial W/D units.
- We need another shed for non-smokers.

Sudekum Apartments, March 20, 2017

- Kids can't get out to play. Parents don't know where kids are and there is nothing for the kids to do.
- Don't know what time someone will shoot.
- Kids need education. They learn about guns and knives because they lack more teaching.
- Need a community center. Kids need to go a long way to Napier center. They need something here.
- Shooting on New Year's Day @ 4PM in the afternoon.
- If you call the police it takes 3 to 4 hours for them to arrive. Their response time is too slow.
- Closest precinct is Hermitage. By the time they get here it's too late.
- PD says crime rate dropped so moved off the property.
- When police were on property there was less crime.
- Crime is from people who don't live here.
- Crossing guards could wait around until 8.30AM because some kids go to school at 8AM.
- Napier, Hickman, Donelson MS, are the zoned schools.
- Community schools like when Cameron was not Cameron Prep are better for students. Busing students to other non-community schools is bad for the community and kids.
- Some kids have to ride the city bus to school and could take all day to make it home.
- If a kid gets sick at an optioned school, parents need to take MTA to get them home.
- You're in trouble if you don't have transportation to get your students.
- Some optioned schools teachers/principals will meet parents at property.
- Use to have a baseball field that was turned into a parking lot.
- Used to be a pastor who coached sports teams.
- No sports, no transportation for sports, few extracurricular activities, few after school activities.
- There's Hobby Shop, Rocket Town, and Napier Community Center, but it closes at 4PM.
- Students can go to the library but they get kicked out if they're too loud.
- The community is segregated.
- Residents feel segregated as a whole and segregated from the community.
- It was segregated in the past, but much worse now.
- No one comes to meetings for Envisioning process. People won't know what's happening.
- Only so much people can tell you. People don't care. When the bulldozers come people will say no one said anything to me.
- People aren't taking the opportunity to learn what happens with gentrification and Envision Process. They'll say they didn't know. People don't want to know what's going to happen, so they choose to not be a part of the process.
- Only have MTA for transportation.

- MTA buses times/frequency ok (every 30 minutes). Transportation is not a problem.
- Job Plus will hand you a bus pass; makes job access easier.
- We would live somewhere else if we could. But if we stay here we need places for the kids to play so they don't get in trouble.
- Need healthy food. It's a food desert here. We only have maybe one grocery store.
- There's Dollar Store but If you work you have a very small window of time because store closes at 7PM. You can buy pizza, hot pockets, milk, and eggs but not fresh foods.
- Food is expensive and sometimes it's expired.
- You can catch a ride to get better food.
- Jobs Plus will bus residents to Walmart pick up and drop off. That just started last month.
- Nowhere for kids to play in water or even get wet. The faucets outdoors are turned off.
- Can't grill outside and you can't have kiddie pools.
- Napier center has swimming pools with limited swim times available.
- All kids got is basketball courts. Safety is a concern on playground equipment.
- Safety is a concern especially for kids because of gun shots
- What about cameras? They're never working. They're just wasting money.
- Task Force is just a one-man show.
- Shooting a few weeks ago had a report, resident asked to see video. It took numerous residents raising cain to get access to videos.
- Residents can face retaliation and be called a snitch.
- People obstruct breezeway and there are drugs. If you call the police they will show up, but then don't come back.
- Maintenance foreman is very arrogant. He just sits there laughing when you make complaints.
- Allow residents more time to reclaim belongings after leaving/put out of apartment.
- Residents came back to pick up W/D unit and it was gone already.
- We stay high all night from smoke from people outside seeping through our backdoor.
- Lots of Cayce people and trespassers and non-residents on property, it's ridiculous.
- They don't pay mind to MDHA trespassers list because it's not enforced by MDHA.
- Metro PD writes citation but that's it. People just come back.
- Non-residents who trespass aren't officially trespassing if they are walking around the grounds. They need to be on porch or in home to be considering trespassing.
- Pampers and other trash in stairways.
- If MDHA followed through with what's on the lease it would probably be better.
- If you get caught with drugs in your house you have 3 days to appeal but people just stay and the same thing happens over and over.
- If kicked out of Sudekum, people go to Cayce and back and forth.
- Some benefits make residents not rely on their own abilities but are there opportunities.
- GED classes? Volunteers for tutoring? Sunday school?
- Some benefits make residents not rely on their own abilities – there are opportunities for GED programs, church activities (a church in Brentwood picks up people who want to church Sundays).
- Need parental involvement or nothing will change.

- Challenge residents.
- There is a problem with wasting food in summer programs
- Many kids don't know what a real meal is. Parents can't cook healthy meals.
- Kids will go straight to your fridge.
- Kids will cuss you out. There are lots of very young parents.
- Need parental involvement because kids are raising themselves.
- Kids aren't in school. They need to be in school.
- Napier doesn't have a truancy officer. Some people should know the truancy laws.
- Need to enforce truancy laws to hold parents accountable.
- There are a lot of children with mental issues and traumatized children.
- Autistic child needs special help.
- Working with deaf ears over here.
- Children don't have enough male role models, no mentors.
- Church in area should come do something for residents.
- Residents need pre-natal care. There are children with mental issues.
- There are parenting classes but people don't go.
- There are player haters over here. They ain't ever had nothing and don't want you to have anything and they mad you got something.
- People block people in, and block cars in.
- TennCare people scared to come in and talk to residents because of intimidations.
- Can't get a cab up in here now.
- Only food delivery is Dominos and Roma.
- Z mart across the street takes EBT and is open 24 hours, but they don't respect you.
- Your life is in jeopardy because when it gets dark, the police are not out strolling these projects.
- There is no little or no parent supervision late at night.
- Can't say nothing to parents' about their kids behavior.
- Kids don't know how to play fair and they steal toys/ bikes off the porch.
- Until safety gets better it's just gonna get worse and worse.
- Y'all just need to disguise yourself and come over here and sit on the porch and watch.
- People shot the lights off the poll, so lights don't help.
- I'm leaving Sudekum. I'm stepping out on faith.
- My grandbabies are terrified to death.
- Parents don't care about these kids and the kids will cuss you out.
- You can't expect no more out of the kids because parents do the same.
- Office staff is ugly and difficult to work with as well.

Vine Hill Apartments & Studios, March 20, 2017

- All high-rises are set in food deserts.
- No transportation to get to grocery stores and it's too expensive to take transport to store.
- Put a grocery store on the property.

- Need buses service. There are no buses near property and we need more stops.
- Access Med Ride available through MTA but there is a fee (\$3.30 one way) and that fee adds up.
- After a bus driver was assaulted there has been less stops an access close to Vine Hill compared to 12th south bus routes.
- Need to be approved for a disability for Access Med Ride.
- Insufficient busing too far to walk to store with current bus stops.
- Transportation is the issue in this area period. People can't walk up and down hill.
- John walker (social worker) can help with Access Ride application.
- Younger residents (50 or younger) can't take advantage of Access Medical Rides.
- Many residents that are younger don't qualify for all benefits (SSI, etc.).
- It is a 20 minute walk to catch bus from Vine Hill.
- Horrible bus service.
- MTA cutback bus service because not enough riders. Residents had to fight for 2 years to get bus service.
- Residents with access to cars feel more a part of the community than those without cars.
- Onsite commissary/ small grocery store that includes fresh foods & snacks (like Trevecca Towers).
- Mobile market from Vanderbilt did provide fresh foods but stopped.
- Maybe MDHA could provide transportation service to grocery store and bring a farmer's market on site.
- There is only one convenience store close to the site and it's too expensive and doesn't have fresh produce.
- Single apartments hard to find especially for disable residents.
- Less opportunity around Vine Hill and surrounding housing unaffordable.
- I like where I am right now, hell yeah!
- I love it here. Other than transportation and food access we like living here.
- Computer classes or computer lab needed.
- We need GED classes.
- Apartment vents haven't been cleaned out. They are full of soot and mold.
- I'm pissed off. The issue is a problem with management, not maintenance
- Not enough education related to mental illness for staff/management.
- Had computers years ago but residents would set passwords and only one resident can log in to computer.
- I'd like to see a basketball court behind the homes.
- Put a park behind property. There are 5 acres of open space that's MDHA property.
- We don't need a park because it brings violence and drug activity.
- At night there are safety issues. The kids are cursing in the street and won't move.
- There are guns and cursing at night.
- This is not Vine Hill Hope6. This is the projects, that's how I feel.
- Need an on-site police officer or security guard. Someone to live on site.
- Its take 30 minutes or more for police to arrive if there's an incident closest precinct is Berry Hill.

- Cameras are not a deterrent to crime.
- Security guards are needed at entrance.
- Gang activity in area with bullets and shootings.
- Glass everywhere around homes.
- Need police station on site.
- Idea to use Greer Stadium for sports fields for Hume Fogg. Hume Fogg has to use metro parks and can't charge for concessions.
- Vine Hill studios don't come to community meetings but they live here too and they need to know what's going on with policies.
- Things need to be in writing and policies need to be consistent for all sites.
- I can look at policies/contracts and see what's one, two, and three. I can't see what's one, two, three here.
- What are you gonna do to modify this?
- Would like a follow-up meeting to talk about the results of the meeting.
- Stoves and refrigerators are not working. Appliances turnoff all alone and the eyes on stoves need replacing.
- Need more support programs for young parents and their children. Need programs from birth to adulthood.
- Programs for kids at time of admittance and follow through graduation.
- Use a reward system and be realistic about gang influence.
- There are children and adults dealing with mental health issues.
- Get families involved with residents because it's not an assisted living community.
- It's a process to get assisted living.
- Families of residents don't always respond and residents need help doing light housekeeping.
- Bring back Home Maker program because it helped some.
- Volunteer hours by residents on site.
- Many upset about how asset management implements recertification. Some are at \$50 rent per month and office thinks their social security is still pending but they've been denied and should now be paying more.
- Children coming from the building for school. Why are they there in the mornings?
- Kids are living here that grandparents have custody of because they are protected under familial status. Even though housing is for disabled and elderly.
- More basketball court recreational area for residents when grandchildren come to visit.
- Develop single family homes for elderly.
- Would like Executive staff to meet with residents. They don't respond directly to messages.
- Management does not do job and take care of property.
- Bring jobs into community. Contract work for residents to have jobs like through Goodwill.
- Some residents are self-sufficient and are supposed to be working in terms of the lease.
- I'm an advocate for me. That's why I have this black and white paper and this pencil and I know how to use it.
- Questions about new policy to pay maintenance if smoke alarm goes off?
- Alarms are going off 5-6 times in a day in some apartments.

- Kids can shadow job opportunities, especially during spring break.
- Rails are too low upstairs.
- We need an entrepreneurship center.
- We need beauty shop on site.

Gernert Studio Apartments, March 21, 2017

- We need a thrift store.
- Parking is a problem for handicapped spaces.
- No parking left for residents. Some people park in handicapped spaces that shouldn't.
- Need more handicapped parking spaces. There are only four handicapped spaces.
- There are people here who can't take care of themselves.
- Get patrol car to come thru to monitor handicapped parking spaces.
- Bed bugs are a problem.
- People smoking pot on bench out front, says "mind your business" security guard says he can't do anything.
- Problems with mold for a year. The resident has been in bed sick.
- We like where we live and the area.
- Young people sit on benches, plug and charge phones, and smoke pot.
- High bushes are dangerous because can't see around corner.
- Short changed at market a dime or nickel at a time. If they short you, watch your pennies over there.
- What's it take to get something done? For someone to get shot?
- Who's the Council person? We need to petition Council person as a group.
- People get information and express concerns but don't see results. Someone else coming to do a report or study and nothing comes of it.
- We need screen doors or metal doors.
- Key fob doesn't work. It has never worked. They cut the power off and non-residents tore out the gate lock mechanism. Want the old fashioned locks instead.
- Housing managers turning a blind eye to the crime.
- If you put up gates, then what? Can't keep burglar out if they want to get in.
- Security cameras not enough.
- 9 or 10 year old little kids running around with pistols.
- I retired from Shelby Co. Sheriff department, and I say these kids are bad.
- Work on the confusion coming out of the central office at MDHA and then work together with HUD.
- Need more frequent checks of units.
- Security guard not helpful when he's there. The problems come after midnight when guard leaves.
- One resident's electrical outlet in unit doesn't work.
- Need parking decal for cars.
- We can't have grandkids visit. It feels like I'm in a foreign country.
- I want the gates to be a little higher so young people can't jump over them as easily.

- Use cameras to note pictures of who is making crimes and then tell parents and put out parents if they don't comply.
- Can't have grandkids visit even on spring break.
- Better lighting and cameras, at least better lighting.
- I saw someone get shot. Five guys ran through I was scared and felt unsafe.
- We live in the center of the problem. The problem surrounds us.
- Need crosswalks for busy intersections. You only have 3 seconds to cross sometimes.
- Someone is kicking and knocking on door at night and early morning.
- Need cameras.
- Residents hear gun shots especially at night.
- Need patrol around property at night.
- Gun shots fired off in community and next to building especially at night.
- Finish fence around site and gate needed with locks for peace of mind.
- Scared to come in apartment because scared of being hit by a bullet at night.
- Young people walk to open spaces on porches and are cursing, but isn't this private property? Can something be done about young people walking.
- We need computerized locks on gates.
- Aluminum fence isn't stable or sturdy. Children are riding on it like a horse.
- Asked about gates/fences about 6 years ago. MDHA tore them down when they remodeled.
- They said gates looked bad from street and not enough in the budget to replace.
- We need fences with gates on the front of the property.
- Homeless people are sleeping on steps and it's unsafe.
- Crime problems are not at Gernert but in surrounding Edgehill properties. Something needs to be done about residents in those areas.
- Kids don't feel safe on the porch.
- Need big lights for outside.
- Ladies of the night/day trying to get inside building. They're trying to get in a side door.
- People who live in high rises let in street ladies.
- Residents have to show IDs but others just come on in.
- Older men like to let in street ladies.
- One resident scared off lady who was loitering around.
- People are coming in the emergency exits.
- Put up no trespassing sign and need security guard to check for proof of residence.
- How often do they check cameras to make sure they're working properly?
- In the hood there's silence. Someone needs to work with the parents of these teenagers or have them go somewhere else.
- Grocery store sells bad meat, expired meat and ice cream.
- Market is overpriced and overcharge food stamp cards. Residents have to make sure to get receipt and make sure to check their card.
- They're taking advantage of us because we're minority and on a fixed income.
- We would like a van to take residents to the grocery store.
- JUMP bus comes once per month to take residents to the grocery store.

- Social worker has bus applications. People just need to sign up.

Historic Preston Taylor, March 22, 2017

- As a market renter I can't participate in various programs that social workers help other renters with. I didn't even know there was a social worker to help connect to services because I wasn't told. I feel like I missed out on opportunities.
- Some residents shared that they are participating in programs such as the ROSS program, escrow account, home ownership opportunities, financial budgeting counseling (CCSI) and Financial Peace University. Other residents didn't know these programs existed.
- As a young female when I came in here, I wasn't prepared but now I have two degrees. My social worker also connected me with grievance counseling. I wish others had those opportunities.
- If I don't ask, then I don't know. Information about grants and other opportunities should be circulated to all residents.
- Not all residents get a walk through when they move in.
- Not satisfied with Park Avenue but I like my child's school now, Nashville PREP. He's not happy but I like the structure and curriculum, although there are no extracurricular activities.
- Felt like my child had a stigma because of behavior issues in kindergarten.
- My kids are zoned for Pearl-Cohn. They are comfortable there and I graduated from there.
- Davidson County is a school choice County. There are at least 11 different schools that our children attend.
- Some schools have better access to sports and band options while others do not. Some are only available by lottery.
- Some have better access to after school activities at the Boys and Girls Club.
- Several mothers mentioned that their children have learning disabilities and some of the schools are better than others for their children.
- Nashville PREP and Rocketship are charter schools that provide transportation.
- Pre-K Head Start should prep children more for kindergarten and 1st grade. Parents should reach them at home and school is review but lots of kids are behind in Pre-K.
- Montessori not helpful they just pass students. My child needed an IEP.
- IEP follows student and schools use different reading levels. There's a discrepancy in criteria.
- This IEP is a long process (e.g., back and forth to doctor's office, extensive testing to determine specific learning disability: hearing, sight, attention deficient disorder, etc.). Then parent and teacher put together a learning plan (e.g., extra tutoring, longer time for test taking). This learning plan stays with the child regardless of which school they attend.
- The process is worth it, but there is a stigma associated with learning disabilities.
- Children are being put in the "troubled group" and parents need help knowing how to advocate for their children because the teachers, especially young white teachers, are not doing enough.
- Need more-experienced teachers. There is a lack of communication between teachers and parents.
- A lot teachers get frustrated with high energy kids and allow for too much downtime.

- DollarTree is the only real employer nearby and offers \$7/hour.
- The DollarTree is stocked with frozen fruits, frozen bags of leg quarters in the back freezer. Lacks fresh produce and quality meat.
- SaveALot is closer than Kroger. CeeBees grocery is not good.
- You need to take the bus to SaveALot and also Kroger.
- We like the Boys and Girls Club.
- We would like a community center like the one at Hadley Park. Preston Taylor Ministries is good too. We really enjoy the “Coffee with Cops” program.
- Preston Taylor Ministries hires residents to teach the children how to swim and play games.
- We’re in an inner-city area with a majority black residents with parents working. Volunteers from around the area to help in the community center would help.
- Need a 2-year degree for many jobs but also need experience.
- Difference between having all the degrees and letters behind your name is having heart and experience. Especially in assisted care for the elderly.
- Teenage boys break into cars and lie down in the street playing dead and surprise cars as they drive by.
- Theft is a problem.
- They are stealing bikes and anything left out on the porch.
- If you report a gun shot, it takes the police at least 30 minutes to show up.
- Need a gated community with passcodes for individual residences.
- Signs indicate that there are cameras but there are not enough; fences to prevent people from walking through.
- Need more cameras. Some cameras are here but the locations are not effective.
- There are many children who come home alone while their parents are still at work and they are bored.
- Teenage resident shares, we’re always going to want to be rebellious. If you tell us not to do something, we want to do it. Offer incentives and consequences to us.
- Getting involved with football helped and they asked for more access to sports programs.
- Need a community gym for positive competition.
- We want access to our Councilmember (District 21), and we want him to attend community meetings.
- Kids follow in their parents and older siblings footsteps.
- Peer pressure an issue. Kids don’t want to be lame.
- I aim for one person and hold them accountable for their actions so it has a domino effect.
- No structure at home is a big problem.
- It’s like the movie Precious, they don’t want to work or they’ll lose their benefits.
- You can’t change that mindset. It has to be an internal change.
- It is rough up on the hill.
- Kids need the Bible and to go to church. They need that extra attention.
- Need better security or to start a neighborhood watch.
- Police are sleeping on the job.
- Cops disclosed address/person that made the call and that’s a discouraging to those that report crimes.

- Apps for phones for coordinating concerns to call police are available – “Next Door App”.
- There is a lack of response time with the police. A person shoots 12 rounds at police and teenager and his friends; police did nothing, just drove away.

Parkway Terrace, March 24, 2017

- Someone shot up my car. It has happened to 3 or 4 cars.
- There is no place for children to play. They play in the streets.
- East Community Center is a few streets away but kids have to cross Main St.
- Could MDHA put in a playground?
- Basketball Court caught on fire, possible arson. I had to tell the police to come with the sirens off.
- Kids are stealing from construction sites. They stole dynamite and spray painted cars, chairs on porches, and bikes at night.
- Need cameras and better lighting.
- Other complex has security but not for down the hill at Parkway.
- 56/26 bus routes not convenient. It takes a few hours to get to your destination on the bus.
- We need a playpark so parents can see their kids playing.
- Worried about kids (especially daughters) walking to next street for school bus.
- Schools are good in the area.
- Child care is an issue.
- I can't go back to school because I need to take care of kids.
- More lighting especially in porch areas.
- Some computer classes, typing classes and help with email is needed.
- Need a computer room in the community room.
- I feel safer with people out walking around.
- There is lots of trash not in the actual trash bins.
- There are lots of rats the size of possums on the property.
- There is mold on the walls and floors in units.
- Both me and my kids have asthma. The mold in my apartment makes it worse.
- Need maintenance service around floor by bathrooms. The staff comes but only does quick fixes like painting.
- Maybe vent fans would help with the mold? Maintenance installed a bathroom fan.
- I have a leak in the kitchen. I call often and wonder if a remodel is required.
- They need to replace the carpet, ceiling fan, and those white floors.
- Need to spray for bugs. They only come once per year to spray. They need to spray more often.
- We had problems with the previous manager.
- I'm interested in the 1st time homeowners program.
- I was told I had 30 days to use my Section 8 voucher at a property in Murfreesboro HA. I filed a complaint with HUD.
- I can't go up and down apartment steps. I've been waiting 3 or 4 months for a response.
- Need a yoga class or exercise class in the community room.

- Why can't residents have birthday parties in community room?
- We need organized activities for adults.
- Need better communication to residents and more visibility of management.

Edgefield Manor and Cayce Place, March 27, 2017

- Used to have a mobile market about a year ago maybe from Vanderbilt.
- Need to work on a plan for water bills, and electricity deposits. MDHA needs to bring in people to explain.
- Need job opportunities and job training at Cayce especially for young people.
- Residents could learn building/construction related skills and help build new MDHA developments.
- Martha O'Bryan has a school bus that holds about 60 people that comes every Friday and it takes residents to Walmart and that's the only option.
- Not enough reliable transportation options to the grocery store. One bus isn't enough for all 300+ residents.
- Where are the case workers and social workers? Especially to help as residents transition at Cayce.
- There is an issue with resident literacy and understanding leases. Especially with the new lease terms with RAD.
- There are too many steps. Disabled people with disabilities need cottages.
- I like the security on my floor but not enough parking, especially for handicapped.
- This is madness, the bathroom fan and vents need to be cleaned because they're very dusty.
- The elevator is not working. Often one or two are broken.
- People that are not disabled are parking in handicapped parking spaces.
- To go thru parking lot, front door, and hallway is difficult for those on walkers.
- I'm worried about paying utilities in future.
- We need more protection and security at the Dollar Store. Disabled residents are getting robbed and going over there at night.
- MDHA doesn't have stuff together. There are rumors and confusion around RAD conversion.
- I'm concerned about the number of residents for one-to-one resettlement in the new Cayce building. What about the other residents?
- In other cities, public housing authorities are pushing residents out with RAD.
- Who is representing the residents?
- Will a stipend help if we move in to the new Cayce building and will we be able to stay?
- MDHA needs to educate the people who aren't used to paying utility bills on changes in rent.
- I'm worried about RAD and not being able to afford to live in the new buildings, especially at Cayce.
- I have been here 53 years and I worry about buildings being torn down and residents displaced.
- I love it here.

- I like the cottages and having access to the high-rises but need parking lot closer to door.
- I often smell marijuana smoke in the building.
- I wouldn't mind paying for someone to clean my fan blades.
- You can't find parking for RA meetings.
- The windows in the building are not renovated. There are leaks in the seals and lots of air can get in the windows.
- MDHA says it's not in the budget to fix the windows, but if they want us to pay utilities in the future they need to fix the windows.
- Martha O'Bryan has after school care until 7PM.
- Martha O'Bryan also notarizes faxes documents.
- We use to have a security guard who walked the grounds, but no longer.
- Young people are getting into Edgefield tower without permission.
- People who don't have key cards are coming in after residents enter the building.
- Who is manning the security cameras and their placement?
- We use to have red parking stickers. Can we have those and visitor tags again for residents?
- Residents need to check with water/electricity companies and make sure they're in good standing.
- It's too dusty and ducts need to be cleaned, it's a health issue.
- I love my apartment but I applied 3 times over 4 years for a cottage. I have been approved for disability. When I applied again it had already been rented.
- One cottage had been empty for three months and then filled up. I will be recovering from surgery for 6-8 months and will be on a machine. I will have accessibility issues in the tower.
- I have caught six mice in the last few days in Cayce apartments. I have already put in a work order.
- There are holes in the yards and the landscaping is dead by the apartments.
- The grocery stores are not easily accessible. The only close store is Bill Martin and transportation is too expensive so you have to walk.
- People are loitering at night.
- Recently at the bus stop some young people had a gun across the street.
- Cameras aren't preventative.
- Maybe a security guard on the loudspeaker so they can warn residents as an incident is occurring.

Levy Place, March 27, 2017

- Provide breakfast and enrichment classes in morning for the kids.
- MDHA needs to reach out to schools to support students and families.
- We need a playground or basketball court.
- Distribute flyers for outreach to residents.
- I have three kids, a wife that works 18 hours/day and brings home \$700 a month.
- Advertisements around the neighborhoods, like from Goodwill, are entry level jobs only.
- Piggly Wiggly is not beneficial to the neighborhood.

- The area needs a park.
- MDHA needs a transport van or bus for residents.
- We need more bus stops.
- We had to redo our leases with a new company and then they jacked up the rent.
- Elderly and families need transportation to grocery stores. Residents could help drive each other.
- I can't use my bathroom because I'm still waiting for my toilet to be repaired.
- Our roof was supposed to be repaired but instead they have leaks. MDHA needs to do better research on contractors for quality of work.
- The workmanship is shoddy in over 20 units. Perhaps because of the building materials used.
- What results will come of the project and what's the timeframe for RAD conversion?
- People drive down street too fast, especially on Foster Street. We need speed bumps.
- Why do market rent people have to move out? Over 80 people have to move out because their income is too large.
- Residents used to have access to computers on site but they just went away and I'm not sure why.
- Residents used to have nursing and CNA classes but no explanation and no notice when they stopped.
- Market residences asked to leave to make room for more income-based residents under new developer. Possibly to use the property as a tax write-off.
- I'm concerned that the changes with the property will allow new residents in that aren't properly vetted.
- There is mold in homes that hasn't been cleaned in two years.
- Most kids can walk to Caldwell but most teachers aren't active in the community, and it's especially concerning because the zoned schools are all priority schools.
- The financial center does tax prep but can it have a computer center as well?
- Many services are in the financial center building but they don't market services to the residents.
- Schools don't reach out to communities.
- Children don't have access to computers in schools.
- MDHA could use Lifehouse as a model for before and after-school care and summer trips (international and national) to provide experiences for children that haven't ever been outside East Nashville.
- Most units are single parent households. MDHA programs could support residents.
- Healthy foods is a concern. There is only a Piggly Wiggly and a Z Mart.
- Kids don't know the difference between zucchini and cucumbers and have never seen a pineapple before.
- Fruits and vegetables should be more accessible than the ice cream truck in the community.
- Provide after school programs from 5pm to 8pm and transportation home for kids.
- Kids only have social media, trouble, and a good dream at the center close by. The kids need more opportunities.
- They need more opportunities to learn and travel outside of their neighborhood.

- We need neighborhood watch or a patrol from the police along with cameras to address concerns with safety.
- We need more police presence, even if it's just a ride through.
- We hear gunshots every night. There was a shooting recently at McFerrin Park.
- The community needs more police presence.
- When we go to the Gallatin Kroger, people look at us like we're out of place.
- If water dripping is not a priority then is my toilet a priority?
- Young people need a vent night with no parents so they can voice their concerns as well.
- Need to have a private meeting with parents about concerns, without MDHA there.
- Parents need a support group.
- Kids need an education like MDHA staff has.
- It's important to engage the residents, but they don't come to meetings.
- Why build up people's dreams to shatter them?
- No Child Left Behind was a suicide for education.
- There are discipline issues in schools. If you try to discipline kids, they react because they don't want to look weak in front of their peers.
- If teacher is sarcastic with parents, they are being even more sarcastic to children in school.
- Teachers need sensitivity classes so they can listen better.
- Common core and children not being able to take textbooks home at night is a problem.
- People have preconceived notions of who lives on public housing.
- We know what we need and we are gonna continue to make it happen.
- Floors weren't sealed and now they're stained and rusted.
- Lots of things sounds good, Metro government has to soup things up and make it look good.
- Why did they replace HVAC units and take out 226 refrigerators and stoves that was working. Just a waste of money.
- Don't lose sight that things can get better.
- Our kids need to hear they're bright and smart.
- Kids are being bullied and harassed.
- Too many young teachers are teaching high schools kids.
- Schools push older teachers to retire.
- Parent's responsibility also to help children learn to read. It's teamwork.
- Homework brings the parent and kid together.
- Need more men in the classroom.
- Many parents see school like daycare/babysitting.
- Students don't have a foundation.
- This is a jail cell around us with people distracted by phone and technology.
- There is a food truck on weekends.
- I can save money at ALDI.
- Student felt unsafe and was bullied at Gra-mar elementary.

Napier Place, March 27, 2017

- I would prefer to go back to Murfreesboro but there's not enough public housing there.
- Parents aren't able to get out to schools for meetings close to Opry Mills (Two Rivers, McGavock, Donelson). They need to take city bus.
- You need people who have gone through similar experiences and got out of bad situations to come back and be advocates for the residents that are here.
- Rocketship Charter is in the community as well.
- Can we have a DARE program here?
- We could have a cooperative for groceries and community juicing for residents.
- 30% rent is ok but it gets really hard when you also have to pay 50% child support.
- Volunteers are needed for sports swimming. The pool is open for children but has limited swim times.
- Martha O'Bryan takes residents to Walmart but not enough residents use the service.
- There is no fresh food at grocery stores. We're in a food desert.
- There is spoiled meat in the market across the street.
- I have a YMCA membership but transportation is an issue. MTA bus could go by once, but there's no smooth connection.
- Yes, we would benefit from neighborhood schools.
- I worked for my check; we want to be a part of the change. We have a voice.
- People's visitors take parking spots that residents need.
- Mental health conversations are needed especially for people living in housing.
- Perception of mental health sufferers is a problem.
- Fence on Lewis is obstructing walking. Residents have to walk around.
- Need exterminators on a rotating schedule to deal with bugs and rats.
- There are 4 to 7 people living in one house.
- RAD meetings over the last two years have all noted that buildings will be demolished.
- There is nothing wrong with the projects. It's not even the residents, it's other people coming in.
- Some residents feed addicts in the area because otherwise they don't eat at all.
- There needs to be stricter management and enforcement of rules.
- Non-residents drink and sleep in the parking lots.
- Need to check cameras every week even without an incident.
- Residents support neighborhood watch and are not afraid to be labeled a snitch but it's a real possibility to get shot.
- We can't wait 10 years for a remodeled unit because we're here now.
- Napier homes needs to unite together. We didn't get this way over night. We've been looked over for 20 years.
- MDHA fines us for trash in the yard.
- Is it possible to get a historical site status for Napier?
- There is too much company coming over and too much loitering.
- People shouldn't be walking around if not on lease or a visitor because it's an MNP Red

Zone.

- People need to pick up after their pets.
- Residents need designated or assigned parking areas.
- Those cameras are just sitting there looking pretty. They do not do anything.
- People are walking on the grass and killing it.
- The new fence on Lewis Street is a waste because people can just jump it. We don't want it gone, but maybe a gate instead.
- There is a social problem dealing with the community at the men's mission. People are not happy and turn to drugs to cope.
- Some people feel too weak and allow partner to live in units as well.
- There is nowhere to park. There has been a SUV parked in place for a year.
- Mini bikes are a problem. There is a rule that if management catches you riding a mini bike on site they can confiscate it, but they don't enforce the rule.
- There needs to be an anonymous line for concerns without personal information or being able to hear voice on a recording.
- Kids from middle school cuss out residents and congregate on resident's porch close to the bus stop. They trash the yard and throw bottles. These kids are bold and blunt and don't listen to parents.
- I'm too scared to sit out on the front porch.
- MDHA needs to be more strict enforcing rules and have more accountability.
- Residents could carpool to the grocery store in mid-month for food stamps.
- I have panic attacks and trauma because of security concerns and loud noises. Especially after 4PM with the mini bikes.
- I don't feel safe sitting on the porch and people blasting music too loud.
- Lewis St & Cannon St needs a crossing guard. There was a stabbing there yesterday. The babies are going unattended when going to Napier and I worry about human trafficking and abductions.
- Kids trash resident's yard leave toys around.
- I'm paying all this money and other people are just paying \$50.
- There was a shooting in front of the property.
- Napier Elementary is involved in the community, but Two Rivers and McGavock HS are not out here at all.
- Homelessness is not right in Nashville because of all the knocking down and rebuilding in Nashville. The lack of affordable housing is unacceptable.
- The closest grocery store is Save-a-Lot.
- Residents want to make a plan and be a part of the change. To do this, they need to be a part of the meetings.
- There is a lack of fresh foods.
- Sudekum/Napier had one or two bus stops and they became hotspots for crime.
- There was a shootout in the parking lot. A boy was shooting in a girl's window.
- There are needles, shootings, killings, and stabbings.
- There are bottles and trash in the parking lot. It looks like a landfill.
- I have found needles in my yard.

- I worry about the safety for my children.
- Too scared to call police because of retribution and being considered a snitch.
- Some people are not ready to die for their community, but I feel like it's worth the danger.
- I'm concerned about being labeled a snitch because I'm white.
- I'm afraid all this gentrification and demolishing of the projects will not include the residents.
- School says they can't move the bus stop and principal says you might need to move to resolve this.
- Parents are not monitoring kids. Some kids run around asking "where my momma at?"
- We need a neighborhood watch or patrol.
- Use to have neighborhood watch but members were worried about being called snitches.
- We need a security guard.
- The area needs to be integrated. It is especially segregated financially.
- The market also scams residents using food stamps.
- It feels like we've been stuck here for years.
- They could separate men and women by switching men and women's missions. Maybe the men can only be at Cheatham.

Madison Towers, March 28, 2017

- We need a case worker or a social worker.
- I signed up for the dialysis clinic and have never heard a response.
- The dog park /dog walk on the property needs a fence.
- The property needs better transportation.
- Towers do a great job with safety and security guards.
- Don't let people in the building you don't know.
- Need better heating in the winter. I have to use my oven for extra heat, which wastes electricity.
- We feel more secure with the cameras.
- We use to have a bus that the Director of Maintenance drove 2 times per month for residents, but we don't have it anymore.
- Is it possible to get cab fare reimbursement?
- The property had a public outing but some people couldn't go because they couldn't get on the bus due to disabilities and that's not fair.
- We need a bus for transport to the grocery store because people have to use buggies. Many people are walking to the store all the way to Gallatin Rd to Walmart or Kroger.
- Many of the residents don't have the money to ride the bus.
- We really need a social worker. We use to have a social worker who could help residents get access to things they need so they don't have to go out and find them.
- We need to be more of a close knit family.
- HVAC units need to be upgraded.
- We need a group of residents organized to check on residents because people have been found who passed away in their room without others knowing.
- Maybe we can start using floor captains so it's easier to check on residents.

- Residents can also be more clear with communication if they haven't seen friends out and about.
- But what if floor captains or friends knock on someone's door to see if they're ok, and they curse you out?
- The bus cuts off at 6PM on weekends. We need more regular stops for residents.
- If there is an emergency, how are disabled residents on the 10th or 11th floor going to get down the elevators? What's the emergency plan/escape route?
- If you have a back problem or are in wheelchair you should be on the first floor.
- We need more accessible and handicapped apartments.
- The heat is on all winter and we don't have the option to use the A/C.
- The wall panel thermostats are a joke.
- I love how cold it is in the summer.
- Move the handicapped residents to the first floor. Only minor adjustments would need to be made.
- Not all the first floor units are equipped for handicapped residents.
- Units are not adapted to disability for hearing problems. The building needs lights, not just alarms.
- More awareness of RA meetings and updates on concerns needed.
- What are some of the services you offer us?
- Could HUD money be spent on MDHA facilities like Madison Towers?
- I qualify for food stamps but there is no grocery store that's convenient with fresh foods.
- Sudekum gets unemployment benefits and GED prep, can we have that?
- What gives with more job opportunities for men than women?
- There is space on the property for a community garden. Mr. Howard in maintenance kept it going before but he's not here now.
- There was a guy use to bring groceries for free but maintenance staff cut it off because it was difficult to clean up after the market left. That was wrong. Could that program come back?
- Property needs bingo night, movie night, crochet instruction and other recreational/social activities for residents to build community.
- We've been told we can't do anything after 4PM when staff goes home. Why not have more events at night?
- There is a guard until midnight, so events at night are possible. We already have a bible study.
- RA member will take a shift for security when guard is not on duty.
- Residents need to take responsibility for sponsoring their own activities and share their talents.
- More staff on site would make the situation better.
- There are doors slamming, people running in hallways, and yelling and ruckus after midnight.
- Cameras can pick up any after-hours activity.
- I want after hours security from 12AM to 7AM when no guard is on site.
- Need more funds for the elderly.
- Some illiterate residents need reading help.

- What are resident responsibilities versus those of the staff?

*John Henry Hale and Neighborhood Housing,
March 29, 2017*

- Schools do not have enough money for Parent Teacher Association (PTA) or Parent Teacher Organizations (PTO).
- Resident suggests that if parents can't access their child's school, they can't be engaged.
- Many buses do not run at night, which is when parents could attend parent-teacher conferences.
- Neighborhood schools are needed, so children are not bussed across the city (for example, Cheatham residents' children bused to Bellevue).
- Need to empower parents, partner with community and this is not happening in poor communities
- Social Emotional Learning programs in schools address mental health issues and trauma in the present but not generational problems
- I like where I live because of the location and access to grocery stores
- Concerns with affordability of housing in Neighborhood Housing because of new construction in South Nashville, and resident wants to know when they will remodel her home in Berry Hill
- "I feel like at any moment, I'm going to be told that I have to move." Lots of rumors about having to move.
- Transportation is okay because residents have cars
- But if she has to take the bus, there is a rather long walk to the bus stop and it doesn't stop very frequently. She needs to get to work by 5:30am and the first bus stop is at 6pm, which is too late.
- Berry Hill Neighborhood Housing resident has a 27-year old daughter with a disability that requires a 24-7 caregiver. Her daughter is too old to attend school (up to 22) and she no access to activities/services. She would like to see an activity center with low ratios so that her daughter can participate in the activities.
- Vanderbilt University has really good summer programs but they are too expensive.
- Berry Hill Neighborhood Housing resident indicates that her heating unit is broken which makes her utility expenses really high.
- She also shared that there seem to be many AirB&Bs in her neighborhood and that there are a lot of strangers/tourists who stay there who have lots of parties.
- She also shares her concern for an abandoned house behind hers that is not fit for habitation.
- The Berry Hill Neighborhood Housing resident would like access to homeownership training and counseling services.
- Her income is the largest barrier to owning a home. She only gets 30 hours per week and that all goes to paying for a caregiver for her daughter while she is at work.
- She also makes too much money to qualify for food stamps and other benefits.
- Caring for disabled daughter and paying for utilities are also barriers to homeownership and financial autonomy

- Berry Hill Neighborhood Housing resident only gets 30 hours a week as a Bus Monitor at the school. She can't get more hours because it takes away from caring from her daughter.
- Both Neighborhood Housing residents indicate that they can easily access fresh food and groceries by using their cars and that they have many food options but that they are expensive.
- Neighborhood housing residents indicate that the sidewalks and street lamps and lighting is good and that they do not worry much about crime or violence.
- The Neighborhood Housing residents indicate that they are responsible to pay for having their lawn cut and maintained, which is expensive. They only do it once a month because it's too expensive to pay someone to do it more often.
- Large population of children that are traumatized and the school system is not prepared to deal with this problem; this resident is able to advocate for her granddaughter
- A resident indicated that she sees a lot of mental health issues in her community and is worried that they do not get the attention they need in the school system.
- Charter school felt more like corporate America and inhibits community building
- Public education system sucks – it's falling apart – need more parent involvement
- More than simply fliers and email communications, there should be an incentive for parents to enroll their children in summer programs so they are not bored with nothing to do all summer.
- Teachers and administrators when they are very successful in school and moved to other schools and not allowed to invest in one school
- MNPS administrator needs to respect parents enough to explain title money, etc.
- Parents need to find an advocate for schools – Vanderbilt Advocacy Project and can learn about student and parent rights
- Parents should be able to go into a school at any time but parent feels she is being hindered by “gatekeeper” from entering school to see classroom.

Cumberland View, April 3, 2017

- We need a literacy club in the community room.
- There is a problem with communication with MDHA.
- I used to spend 20 hours on the bus per week to work 40 hours per week.
- There are no good paying jobs around the property.
- Bus runs every 15 minutes to Antioch, but it takes a long time.
- We only have a front door. There needs to be another entrance.
- Need to improve and upgrade landscaping especially at the back of the property because MDHA is getting money for it but not up- keeping or tending grounds.
- Need benches to sit outside.
- Madhab does offer the Take a Leap Forward program at Napier & Sudekum.
- MDHA is throwing away money on the cameras because we can't review cameras when something goes down.
- Need someone to take kids fishing and do outdoor programs.
- Need more programs for kids like boy scouts and girl scouts.

- Need more programs like WICK and a beautician on site.
- We need more dumpsters. The trash is getting out of control.
- Maybe a group of volunteers can go around and pick up trash.
- Maybe a volunteer week and different residents have different weeks to pick up trash.
- A community day would be a good idea.
- How am I supposed to work, pay rent, pay daycare, and supposed to save money?
- If you get a job and increase your income, the government takes away assistance.
- We need new resources.
- The journey to Looby Center is a danger for children. They have to walk thru “The Bottom”.
- Save-A-Lot is the closest grocery store and has fresh foods. We use to have a mobile market.
- Speed bumps are needed in the streets to keep kids safe.
- Used to have speed bumps but then bus route stopped running down the street.
- Playground needs to be repainted or replaced.
- Residents only have one basketball court and nothing for kids to do. The kids are bored.
- The police station was put where there was supposed to be space for the kids.
- Porches should be pressured washed at least once a year or repaint the porches.
- Who’s backing us up?
- We need screen doors. MDHA started installing them and they got tore up, so they stopped installing them.
- The front of the property is nice but the back of property, closer to Buena Vista Park, is in awful condition. It used to have more flowers and a garden.
- Maybe the youth can help plant flowers and a garden.
- Add something to the sides of the basketball courts, like more goals.
- Animals, foxes and possums, are outside near the back of the property running around.
- Church-funded program for sports is needed like a basketball tournament. All these kids are running around trying to be bad boys and competition with sports would help.
- RA president had 75 kids for Spring Break with food and activities but there was no parental support.
- Parents can’t just drop off their children. They need to be involved for a mandatory 15-30 minutes.
- Resident says shouldn’t have to always offer free food and giveaways to get participation.
- Computer teacher came to Cumberland View and offered a program for adults too.
- There is internet in the community room but we need new computers.
- Kids don’t come into the community room to read but to watch TV.
- Programs are available but no one shows up.
- I'm paying \$900 per week for childcare alone.

Carleen Batson Waller Manor, April 4, 2017

- The elevator breaks down all the time. Elderly residents can’t take the stairs. There is a chairlift on the stairs but it’s not the same.
- The disabled can’t get down to the bottom floor if there is a fire drill.

- The stairwell isn't accessible.
- There is no manager here every day. When she is here it's for more than a few hours.
- Access to grocery stores is a problem.
- Family members takes some to the store and others have to pay a taxi.
- The JUMP bus takes residents to Walmart/Kroger.
- You can make arrangements for Access Ride. A few of us use it to go to the doctor. You just need to budget smartly.
- Someone is smoking in the building.
- There is too much loud music.
- Washer and dryers need repairs and only 2 floors have washer and dryers.
- Laundry rooms are accessible if the elevators are functioning.
- People need to call the number in the laundry room if the washers and dryers are not working.
- Washers and dryers needs to be cleaned badly.
- People can rush in behind you from the parking lot when you enter the building.
- It's difficult to see who's coming in behind you. Need to sign in outsiders.
- Bus access is good on West End and MTA bus stop is very close to building because their a connector on 31st Ave.
- MDHA needs to give out bus ride cards to help out residents.
- Resident says he will help transport other residents to the store.
- Piggly Wiggly is the closest grocery store but it is expensive and fresh produce is questionable.
- Publix is not within walking distance.
- My toilet is too low.
- I have to step over the edge of the tub to get in. My balance isn't good and I have back pain.
- There is a bug problem, but the staff is taking care of it.
- Residents who have trouble with the stairs should be on the 1st and 2nd floor.
- Strings from the carpet keep coming up. I need new carpet.
- MDHA needs to remodel CB Waller like other properties are getting renovated.
- Families are responsible to take care of their own.
- Place a beauty shop and barbershop on site.
- Madison Towers and Edgefield communities have a beauty shop. Can I get a haircut there?
- Lack of grocery carts are a problem. People take them to their apartments.
- Location is close to the bank and drug store.
- Bradley's on Charlotte delivers but the residents needs a list of other pharmacies that deliver.
- We feel integrated into community.
- Check cameras on building. When RAD conversation happens, MDHA should upgrade the cameras.
- The time it takes to cross at the crosswalk is too short. You almost have to run across.
- The elevator door closes too fast. Especially for residents in wheelchairs.

Parthenon Towers, April 4, 2017

- It's very intimidating to give concerns in this meeting. We need an advocate not connected to management.
- We have a wonderful RA but we need an advocate. The RA president isn't enough.
- Take off the chains! I feel like a child, a prisoner in here.
- Management tells me when to smoke. I have to walk around the building to go outside after hours and I'm handicapped.
- We need to be able to use our key cards on the back door after hours.
- We need some rules for smoking and drinking on the property.
- MDHA & HUD are not transparent in terms of selling property. The transition isn't clear and we don't know what's happening with the RAD conversion.
- I have questions about RAD and the transition to Section 8 from public housing.
- Maintenance continually comes back to work on something or inspect unit. I can put in a work order instead of them needing to come in because it disturbs me.
- Why are there large dogs and lots of barking. Are they service animals?
- After 12AM anyone can walk in, not only residents and visitors.
- People are walking the property and they can easily enter the elevators. Even when the security guard is here.
- Residents would like to see 24/7 security and security guards to walk the floors.
- We want a guarantee that we won't be moved when HUD moves out.
- There is no way of knowing if a resident falls in bathroom and is hurt. Maybe install an emergency call system in bathrooms?
- We have to walk all the way around after getting back to property from bus stop. This is inconvenient for disabled residents.
- We need benches at the bus stop on 31st Ave (both sides of the street).
- There was a shooting at Centennial Park recently and no one told the residents what happened.
- Residents can't get in the building. One resident is a blind woman that can't walk around the building to get to front door from bus stop and she has fallen.
- Property used to have visitor cards but there is resistance from management to issue them.
- There needs to be a way to let visitors check in on residents.
- Maintenance issues with sinks and toilets stopping up and HVAC issues. It is too hot on the first floor.
- We are charged for things on the property, even on fixed incomes. You can get charged \$15 for a toilet backed-up.
- Some people are having trouble adjusting to living in units because they previously homeless.
- People are signing leases but they come and don't really live here because their support system is in homeless communities.
- These residents need a social services coordinator to help with the transition to RAD.
- It's hard to know who the actual resident is if many people are coming and going from a unit.

- Formerly homeless residents and veterans need transitional living programs.
- Alarms are going off at pool room at side door.
- I need a brighter light source over my stove to have more light in the kitchen.
- Employment opportunities are needed. Residents are interested in working part-time and could use programs like Goodwill's.
- I want a bench on the side of the building.
- Windows need to be insulated to keep cold air from coming in during winter.
- Bathroom windows also leak during heavy rain.
- Social worker isn't here enough and hard to get ahold of him.
- Social worker works at five properties and residents need to make an appointment with him.
- Reroute the bus to come down to property on 31st instead of West End and then connect to Charlotte.
- We need a safety plan for tornados and other emergencies. There is a basement.
- We need more grocery carts to transport groceries. We could have a partnership with local businesses.
- Property needs 24 hour monitoring system so a security guard can monitor the whole building.
- Safety is important because many residents are disabled and more vulnerable.
- We need internet on site. The closest internet connection is the hospital.
- Computer training classes are offered at Hadley Park but transportation is difficult.
- Need transportation to and from hospital for appointments and lab work.
- Could TSU and Nashville State come to community room to teach classes to residents?
- Residents need money management classes and financial literacy classes. Especially if you can't pay your rent every month.
- We need the food stamp limit increased.
- We need a computer lab on site. Belmont was contacted before but never heard back from them.
- We need someone to pursue grants and foundation type work for us.
- We need cable in the units and Wi-Fi in the building.
- We only have 7 washing machines for all residents.
- People are going to expect more washing machines when rent levels increase with RAD.
- We had the JUMP bus before but there were budget troubles and low ridership. It was also difficult to find the residents in the building when the JUMP bus arrived.
- Residents can make appointments for JUMP bus and RA president will post them on the bulletin board.
- How can visitors get up to rooms if a resident needs immediate care and they're not a regular visitor (i.e. not a family member)?
- We need an intercom for apartments.
- Residents need to have access to side doors. There is a danger because of criminal activity behind the building.
- I'm concerned that housing will be denied based on prior convictions when new leases are signed.

Andrew Jackson Court, April 6, 2017

- Boys and Girls Club aren't active in the community.
- If you work a job at the airport, you can't get back to Andrew Jackson because that bus route stops at 11:15PM.
- Buses are not coming up to the sites especially at J. Henry Hale. It can be unsafe to walk back from the bus stop at night.
- We need some programs for teenagers to get them off the streets. We have a community center but no programs for teens.
- Residents don't have access to Boy and Girls Club. Activities are available but you have to pay.
- There are programs available and resources are at Boys and Girls Club but it's difficult to get the word out. The best way to get the word out is to go on foot.
- Residents need computers up and running.
- Access to education is getting better because of the increase in charter schools. I would choose charter schools over MNPS.
- I notice the difference in quality of curriculum.
- Youth and adults need more workforce training in North Nashville.
- When there's a school break we need more programs for the youth, not just passing out lunches. The girls especially need these programs. The crime is especially happening in the summer, and that's a reason why we need extra funding to have year-around programming.
- We know we don't have as good of access to education as the other side of town.
- We don't get to participate in children's school activities because transportation to school sites takes too long.
- We need a commuter rail between Murfreesboro and Clarksville.
- We need more handicapped spaces and more permits for disabled residents especially related to street parking to have better access.
- Speed bumps are needed down side streets because of speeding vehicles on Herman St & Ireland St.
- Resident told you can't go door-to-door with flyers because its government property.
- MDHA could use an app called CallingPost to send mass texts to residents.
- It's not cost-effective to send out flyers 4 or 5 times per month. We need another method.
- There is an afterschool program at Andrew Jackson from 4:30-6:30PM with the help of Fisk University students, and residents make flyers.
- To make change residents have to participate.
- Can money be made available for after school programs or other activities for the kids without residents having to spend their own money to help?
- Last year a man got shot on Blank St. and laid in his backyard for over 30 minutes before Metro came.
- Police department could assign more officers to MDHA task force.
- Resident Association presidents need to step up and take on more responsibility.
- Former resident hands out toiletries and other supplies to the elderly at Andrew Jackson.

- The community here needs a bereavement group for grieving families.
- We need a stop sign at Herman St. and 16th Ave. N because there are lots of wrecks there.
- At J. Henry Hale, the buses are flying down 16th Ave. N and it's dangerous for the children.
- We should request a traffic study.
- Developers don't even live here or in the region, and many citizens aren't offered jobs.
- One solution is for MTA to extend the times for some of these routes.
- I'm concerned about lead paint, especially for my children. I asked management about the process for removal 4-5 months ago.
- There is about five to six layers of paint on walls and I'm worried that there might still lead paint in units.
- I'm also concerned about water quality and lead possibly in the pipes. I used a kit to test the water quality. Nothing showed in the test, but I'm still concerned.
- Police do not come right away to J. Henry Hale.
- The police talk the talk but they don't walk the walk.
- If I could talk to the police commissioner, I would ask for more patrols and for officers to walk the grounds, and pass through at all hours.
- It is not safe enough to commute from bus stop down Ireland St. back to my house.
- Teachers don't seem to care as much on this side of town.
- Child couldn't bring her book home to do her homework because of funding issues. Schools in Brentwood have more funding.
- R residents who pay more property tax advocate for themselves and their schools. Residents need to organize to make their concerns known.
- Curriculum isn't rigorous enough and it's up to parents to hold schools accountable.
- When I was a child, MNPS grouped kids by race and black children were treated differently not by choice.
- Teachers are held accountable by administration at my child's charter school because the woman who wrote the curriculum is at the school holding teachers accountable.
- I looked up the likelihood of being a victim of violent crime. Brentwood had like 1 in 1000 to be a victim of a violent crime and we had like 1 in 76 likelihood.
- There is too much traffic and gridlock.
- Nashville is trying to be a big convention city like Atlanta, but it doesn't have the infrastructure. It's being carved up like a Christmas turkey without care taken to put in the infrastructure.

Edgehill Apartments, April 11, 2017

- Young student says she was bullied because of race and religion at the bus stop.
- Students need education about different cultures and religions.
- We need a meeting at the school and community meetings for the children to understand better.
- We need someone here to help immigrant families that don't know how things go.
- Only have the Edge Hill grocery store nearby for groceries. The food is outdated and low quality and prices are still high.

- Some residents don't have transportation.
- Why did they take out the health center up the street and put a sports center there?
- Why is so much taken from us that was here before everything started being renovated?
- We feel left out of the growth around here.
- Most residents don't have cars and buses are scarce.
- I really wanna know, can we continue to live on 12th Ave. South?
- I can't walk up and down steps. I'm not sure I can live in the new housing going up if I have to live on the 3rd floor or above.
- MDHA needs an interpreter for non-English speaking residents to help when signing their lease. We need the same for the deaf community.
- How do we request these services for other residents when they go to sign their lease, and coordinate with the management office?
- BRIDGES could help with interpretation services.
- Residents can't afford a car or bus tickets.
- Bus routes are accessible but MTA cut out a lot of bus routes.
- Access Ride is an option but it's too expensive.
- We could have bus passes for elderly and disabled for free.
- Maybe we can get the JUMP bus here, too.
- Jobs aren't on the bus lines, so it's difficult to support family. Could they adjust the bus schedule to accommodate them?
- We need a walking bridge for when the kids come out of school because people drive too fast on the street.
- Crosswalks don't help.
- Need more lights on 12th to help with visibility for kids walking alone.
- Crossing lights don't give you enough time to cross especially on Gordon St.
- Residents agree that they feel segregated.
- No longer have access to sports fields under Belmont control.
- Children don't have opportunities at the Rose Center and no longer have access to sports fields in the neighborhood. The kids don't have access to the baseball diamonds anymore.
- There' is nothing here for young people.
- We don't get the same stuff that Green Hills and Belle Meade get.
- Center needs to stay open past 5PM because kids are getting into problems between 5PM & 7PM. The center used to stay open until 8PM and is also closed on Saturday.
- Sevier Park is now a dog park. I want to take care of the people on two feet first.
- Society mistreats people, especially children, based on income and not necessarily race these days.
- We need monitors for buses to help keep order.
- The children suffer because kids don't have enough access to Rose Community Center and no access for community to go to kids' games.
- We want our councilperson to come to the community and see how people are living.
- We want more interaction from our Councilman.

- We have some cameras but we need more.
- Gang members went into someone's house on 14th and Task Force intervened.
- Task force used to have police officers walk through the property and Edgehill residents had a relationship with them.
- People need to get involved with police instead of just having opinions.
- Residents have a relationship with the police and signed a public agreement with the police department but not the MDHA Task Force. The Task Force only interacts with management.
- The problem is with residents protecting others that might be culpable for crimes, so not just a problem with police.
- Let's put cameras on the lights.
- I hate the Gulch. They're trying to crowd us out.
- Nashville was never country. It's beautiful but too much concrete and there used to be more greenery.
- People chop down trees all around and it's also difficult to breath because of the pollution.
- I would like to see more greenery.
- People used to stick together and pull together.
- We're tired of tall buildings. It looks like Atlanta because of all the tall buildings.
- We won't be able to afford apartments after the RAD conversion.
- Showers aren't accessible. Do I have to pay for it to be handicapped accessible?
- I had to pay for a reasonable accommodation and I need to redo my lease. I can't afford the accommodation without a new lease.
- I'm disabled but I have to climb the stairs to the 2nd floor.
- There are jobs in the neighborhood. Some folks work in the Gulch.
- You gotta get up and get out of the house if you want a job. Motivation is an issue for some residents.
- Many residents don't make a move until they're reacting when MDHA acts against them.
- We talked with a consultant about a resource center, a building with an entrepreneur center with training and gift give-away for Christmas.
- We need a site for Co-op where people can sell goods in the community.
- A childcare center on site run by residents with parenting classes is an idea.
- Let's have a beauty salon with training for residents. When they're finished they can work there.
- One stop shop for food stamps and SSI.
- We need something for the teens.
- The lazy spirit is related to smoking weed.
- We have a teen council but what do the teens want to have?
- We had a teen club years ago with pinball machines, books, music.
- There's a lack of parking on the property.
- There are problem here with drug abuse.
- Children have guns in some households. Self-preservation is the law here.
- There are lots of shootings, especially on holidays.
- It's too easy to access firearms even semi-automatics. It makes you think you're in a warzone.

- Parents know their kids have guns & drugs, but not all parents know, that's true.
- Some parents don't ever come outside.
- Sometimes zero-tolerance isn't the answer. We could use a grievance policy where character witnesses could be used in a hearing when residents are facing evictions.
- Residents can come in as character witnesses too when there is a hearing for resident removal from unit for a lease violation.
- Might need more lenience by giving more than 3 days to vacate property after an eviction.
- North Nashville has the Oasis Center, can't we have something like that?

APPENDIX E. SUMMARY OF COMMENTS RECEIVED DURING THE PUBLIC COMMENT PERIOD

During the public comment, the draft AFH was edited for final copy. A markup of the draft AFH is available on MDHA's website along with the final draft.

Below is summary of comments received at the public hearings and submitted in writing during the public comment period, with MDHA's included.

Recordings of the public hearings and the markup of the AFH will remain available on MDHA's website until HUD approves the AFH. At that time, the recordings and marked-up AFH will be removed from the website but will be available upon request during the retention period.

AFH Public Hearing | West Precinct

MDHA held a public hearing on Thursday, June 1, 2017 at 5:30 p.m. at West Precinct. The purpose of the public hearing was to take comments on the Assessment of Fair Housing (AFH) draft.

No public comments were received.

AFH Public Hearing | Bordeaux Library

MDHA held a public hearing on Tuesday, June 6, 2017 at 5:30 p.m. at the Bordeaux Public Library. The purpose of the public hearing was to take comments on the Assessment of Fair Housing (AFH) draft. Below is a summary of questions and comments received and MDHA's responses.

- We appreciate your hard work, but I'm just going to get to the elephant in the room: for people of color and people of non-color who live in this district, we already know that we're discriminated against. We know that everything nobody else wants comes this way. If we're moving past discriminating practices and segregation of a city, the common denominator is developers who say that the city is giving them money to bring affordable housing. But it's not mixed-used or mixed-income; it is one hundred percent low-income. If we're trying not to discriminate, why are we incentivizing it?

This is the first time, as far as I know, we've had a report this comprehensive to help guide our decision-making at MDHA; the report shows where housing and lack of

opportunity are in the same places. This way we can hold ourselves accountable as a city for where we build housing.

- We've had so many opportunities for affordable housing downtown, but MDHA gave them away for higher-income developments. But what you're actually doing is moving people from one area to our area and creating new housing projects. We know that low-income housing is concentrated in our area; we know it's focused in black neighborhoods in other cities, too. But when does it stop?

One of our goals with this report is to show where housing and lack of opportunity occur in the same places. HOME funding has traditionally been awarded to lower income areas because that's where land costs tend to be less expensive. We know we need to dedicate HOME funding to high opportunity areas to help balance affordable that already exists in other areas.

- During a meeting about the proposed townhomes on County Hospital Road, the community was against it. MDHA said the plan could be revised, but I read a newspaper article that said the project was moving forward to review by the Planning Department. For this community, the lack of transparency in that planning process has been so disrespectful. It's a slap in the face. The developers are agitated by our questions; one developer told me that they care about affordable housing. I responded that I care about my neighborhood.

Thank you for your comment. We will certainly include your comments on the townhome project.

- The number of people in this room is not representative of the number of residents who care about this community. There is not an effective way to get notification to people who care about these meetings. I think a lot of people would have come to this public hearing if they had known about it.

The report is available on our website and we have shared meeting details online, on social media, on radio, and in newsprint. But MDHA is always looking for way to improve our public outreach.

- How is Rental Assistance Demonstration going to affect public housing in the next five years, and where is it going to place public housing residents?

Rental Assistance Demonstration (RAD) changes the public housing business model. For traditional public housing, we take a subsidy from HUD, called an annual contribution contract; HUD lays down a deed of trust for all traditional public housing properties like Cayce Place, Napier/Sudekum, or Cumberland View and restricts what MDHA can do with those properties. RAD allows MDHA to covert our business model to a type more like a project-based rental assistance owner, and HUD releases the deed of trust. MDHA can then apply for loans in the private market to

recapitalize and rebuild on our sites; we can bring in mixed-income housing as well to help revitalize public housing sites without displacing residents.

- What happens to residents with the lowest incomes when MDHA has to service the debt using this new model?

We are committed to making sure that public housing remains on these properties; we are committed to residents having the option to stay in that housing. But we will rely on mixed-income to service that debt; our goal is to include workforce housing, which goes up to 60 - 80% AMI, and even some market rate housing to help service debt.

- What investments are MDHA going to make in this neighborhood? You're building on Jefferson St. and Dickerson Rd., and it's almost like MDHA is getting out of the public housing realm and into the private development side. Some of these developments look like conventional developments.

MDHA has always undertaken different types of housing including public housing. Under our development arm, we have two Low Income Housing Tax Credit (LIHTC) properties that are not public housing at Rolling Mill Hill. HUD has also set aside some funding that we cannot use for public housing: 10th and Jefferson and Uptown Flats on Dickerson Road are properties that utilize that type of stimulus funding from HUD, which serves higher incomes at 120% AMI.

- Can some of those types of projects come to this district?

The townhome project on County Hospital Road we are proposing is an example of that type of project. The income threshold will go up to 120% AMI for a family of four, which is about \$82,000. That is the same type of mixed-income as Uptown Flats, and the product would look similar to properties like Rolling Mill Hill or Uptown Flats.

- What about other areas of Nashville such as Belle Meade and Green Hills? Are these same types of development happening there? If not, then why not?

One reason this type of development is not happening there is that many of these areas are not high rental areas. They are areas of high homeownership.

- That is understandable, but the Bordeaux area has a high rate of homeownership, too. If the distribution of housing in the city is to be equal, that same affordability should be offered in those other areas.

We received comments related to the need for inclusionary housing distribution to be equitable in areas where there is not affordable housing. That is why we are going to dedicate our HOME funding, which we award to our non-profits partners, to go to areas of opportunity with a larger white population. We are trying to incentivize

housing in these areas of opportunity and attract investment into higher poverty areas and high rental areas.

- Because we know there will be opposition, do you have someone to lobby for laws to help issues of segregation and housing equity in Nashville?

We don't have a formal lobbyist because we predominately rely on federal funding and that funding cannot be used to lobby.

- How is MDHA going to be a part of the solution in addressing segregation and pockets of poverty in Nashville? How are you going to fight the opposition when affordable housing projects try to go to Green Hills or Belle Meade? What's the plan?

Within our resources for traditional public housing, MDHA is going to recapitalize those properties to bring investment and more integrated communities. As well, when developers send proposals for funding, we will change our evaluation criteria for community development grants. The evaluation criteria will require developers to look to areas of high opportunity to place affordable housing.

We are happy to be a part of policy conversations and engage with our strong advocacy community. But the strongest voice to reach our elected officials is their constituents; you can talk to your councilmember or state representative and let them know the needs in your community.

- If areas of town like Green Hills say no to these developments like we said no, are you going to go ahead with these projects like you have here?

We don't own any property in Green Hills and other areas, so we don't have anywhere to go there. The areas with the highest concentration of poverty are where we own properties. We need to review our strategies for where we develop and what we put there.

- Specific to the County Hospital Road Bordeaux Hills project, in spite of what the newspaper article said about moving forward, the project is dead. The project can go before planning but Councilman Leonardo will not approve zoning changes because his constituents don't approve. Councilmembers in Districts 2 and 5 are also saying publicly that until there is some balance in the distribution of inclusionary housing in Nashville, they will not rezone low-income housing in their districts.

[MDHA acknowledged this comment but did not respond.]

- Is there a policy in place at MDHA for owners to maintain or retain residents when tax credit or Section 8 properties are sold to private entities? The housing crisis is being intensified when properties change hands and voucher holders are pushed out of housing.

MDHA does not own these properties, and there is not a tool we have to purchase those properties because it takes resources not at our disposal at this time. Our Rental Assistance Department does have tenant protection vouchers, which work with residents to find housing that will take a voucher.

MDHA agrees that this is a serious problem. One of our strategies included in the report is to explore financial and legal resources along with the city to address displacement of voucher holders.

- Is there any way to find out what projects have already been green-lighted for this area?

We don't track all projects, but it is possible your Councilmember knows more through permits listed by the Planning Department.

- Related to your list of contributing factors, can you define source of income discrimination?

Source of income discrimination happens when a landlord denies housing to a potential tenant because of the type of income the tenant has to pay rent. For example, in a situation where someone who only has a voucher or lives off SSI, the landlord will question the potential tenant's amount of extra income after rent to pay for utilities and will prefer a renter with higher income.

- How do you explain when your Director said he wanted to keep the poverty rate below 30% in areas of downtown, and therefore, there wouldn't be any affordable housing? How do you explain that? If you don't want to concentrate poverty there, we are at the threshold, we're passed it. What mechanism was used because we want the same mechanism here?

We can't speak to a statement made by someone else, but we will be happy to take your comment back.

- With the way things were done downtown, how are you going to transfer that type of development here?

Related to County Hospital Road, there is a redevelopment district that has a different land use plan for the whole district with mixed-income and commercial build-in. There is a second type of project built into the district that includes housing developments.

- Are the guidelines that MDHA uses the same as the federal guidelines for income limits?

MDHA uses the federally-set income limits for Section 8 housing, grant programs, and the federal poverty rate, which are all updated annually by HUD.

- In the sense of a big or “real picture”, how are you working with tools for other counties – How are the trends in terms of inter-county housing concerns and movement going to be addressed by this plan?

Low Income Housing Tax Credits (LIHTC) is a financing tool the IRS gives to the State of Tennessee; it has a maximum income limit of 60%AMI. That is not a tool MDHA administers. It is administered by THDA.

Tax Increment Financing is not a housing development tool specifically; instead, it is a financing tool for different types of development. It is not tied to income; a loan is secured based on a loan on future property taxes to help the property be developed

- What’s the process for getting a redevelopment district?

Under State law, a community must meet a blight definition to qualify as a redevelopment district.

- So if your graphs and maps are showing that this area is already saturated, what’s the strategy to keep from adding more low-income housing?

THDA has an annual plan on how they allocate LIHTC funds to cities; one strategy from this report is to comment on the plan related to how these funds can be used for housing in areas of high opportunity and not place housing so close to other tax credit properties.

- As a small business owner, it’s hard to attract business because with affordable housing incomes at 60% AMI or below, many people don’t have the disposable income to buy goods and services. If we continue to add more people under that income level, we won’t break the cycle poverty or increase investment.

We received that comment at a meeting here, and it is reflected in our document. We have goals on increasing private investment in under-served areas of the county and having more equitable affordable housing in other parts of the county.

- Right now federal funds such as HOME and CDBG funds are on the chopping block. If those federal funding streams are no longer available, how will MDHA respond locally without the federal streams, and how does MDHA build or incentivize in high opportunity areas without those funds?

We won’t have the money to do it. Other than public housing, we don’t have another set of funding for community development. It’s important to talk to our members of Congress.

- The Mayor's Office has released its Housing Nashville report that duck tales on this report Even with the federal resources, the Mayor's Office is hoping to take this information and using it as we think about local tools to create as well. It's important to mention that this plan is for Metro.

[MDHA acknowledged this comment but did not respond.]

- How is MDHA and these statistics going to reconcile with the Mayor's concept of YIMBY?

This is why we need to do a robust campaign on YIMBYism. Educating the citizens on affordable housing, what it means, and the equity development piece. Bringing affordable housing in areas of opportunity and bringing opportunities to areas that are saturated with affordable housing.

AFH Public Hearing | East Library

MDHA held a public hearing on Thursday, June 8, 2017 at 6 p.m. at East Public Library. The purpose of the public hearing was to take comments on the Assessment of Fair Housing (AFH) draft. Below is a summary of questions and comments received and MDHA's responses.

- What does the expansion of the protected classes issue mean?

Metro Nashville created an employment ordinance that extended protection to sexual orientation including gay, lesbian, and transgendered citizens; the State of Tennessee responded to this ordinance with a state law that prohibits creating a protected class greater than the State of Tennessee. HUD programs have the Equal Access Housing Rule, which extends to sexual orientation.

- Related to disability, there is a trend where agencies who work with blind students, for example, are seeing an increased number of clients with developmental issues where blindness is a contributing factor; staff members are not always trained to help disabled students with brain injuries or developmental issues. Is this more of a service issue or training issue?

This issue relates back to the lack of community-based services factor. The Olmstead Act from 1999 also required public agencies to integrate services, and that could be a factor. The lack of sufficient case management is an issue noted in the report as well.

- When females are considered as heads of household, did you look at the contributing factor of male incarceration?

Some of the comments in our appendix reflect this issue, but we did not address the issue in our narrative, and we did not collect data on incarceration as a contributing factor. We will gladly take any public comments on this issue to add to our draft.

- The issues of male incarceration and police targeting factor into female heads of household with already low income also being subject to gender-based pay equity factors. All of these issues cycle around and impede a woman's efforts to get her family out of a bad situation.

Since HUD guidelines for this report do not focus on workforce issues like equal pay analysis, we did not analyze workforce issues as a part of this report. But these factors are important to consider as we create programs and opportunities to support women and children in public housing.

AFH Public Hearing | MDHA Board

MDHA held a public hearing on Tuesday, June 13, 2017 directly after the MDHA Board Meeting at 11:30 a.m. The purpose of the public hearing was to take comments on the Assessment of Fair Housing (AFH) draft. Below is a summary of questions and comments received and MDHA's responses.

- When we are giving out incentives, try to focus on high opportunity areas to help people become more successful.

In our goals and strategies there are two themes, to incentivize investments in areas of opportunity and to bring investments to areas with high concentrations of poverty and minority concentrations to accomplish what you're talking about.

- What year was the data gathered from?

HUD data is from the ACS, which was pulled from different times depending on what was available. We have a link to the HUD data on our website which describes the data used for particular section.

- Under your metric, miles and timeframes, what is the process moving forward in evaluating yourself and reporting out?

In our next 5-year Consolidated Plan and the PHA plan, we will have to address the goals and strategies that come out of the final AFH. Outputs and outcomes will be reported in the Consolidated Plan and measured by HUD annually.

AFH Public Hearing | Hispanic Family Foundation

MDHA held a public hearing on Wednesday, June 14, 2017 at 5:30 p.m. at the Hispanic Family Foundation. The purpose of the public hearing was to take comments on the Assessment of Fair Housing (AFH) draft.

No public comments were received.

AFH Public Hearing | J. Henry Hale Apartments

MDHA held a public hearing on Saturday, June 24, 2017 at 10 p.m. at John Henry Hale Apartments Community Room. The purpose of the public hearing was to take comments on the Assessment of Fair Housing (AFH) draft. Below is a summary of questions and comments received and MDHA's responses.

- Since the assessment has already been done, what exactly are you soliciting feedback for as far as the comments are concerned? Are you looking for feedback relating to your goals and strategies?

We're looking for feedback on any part of the draft including goals and strategies. If you feel like something was not reflected accurately or wish to substantiate another comment, please feel free to offer that feedback. The comments will all be summarized and included in an appendix. If we're asked to consider something, we will provide a response in the comment section; we will note how we treated it or why we did not address the issue.

The draft then is submitted for approval by the MDHA Board of Directors and then three readings at Metro Council.

- When you submit the draft to HUD, what is their role in the process?

HUD will accept or reject the AFH report based on their criteria. We are the second round of submitters; some final submissions were rejected in the first round so that jurisdictions would go back and work on different aspects of the draft that needed improvement.

Ultimately when HUD approves the report, the goals and strategies from the AFH report are incorporated into the next Five-Year Consolidated Plan, which begins in June 2018. Each year MDHA releases an Annual Update to the Consolidated Plan (the Annual Action Plan), which shows how MDHA targets HUD funding for that year. Each year HUD measures how well the jurisdiction is progressing to meet its goals through this process; HUD asks if we are doing everything we said we would for fair housing in our programs. The Housing Authority is responsible for a similar process to incorporate fair housing goals into their programs.

- So affordable housing is not necessarily supported by the government, correct? What is the difference between affordable housing and subsidized housing?

Correct. Affordable housing is not necessarily supported by government funds as opposed to subsidized housing. All subsidized housing is affordable but not all affordable housing is subsidized.

- Are there goals related to how we transition people from the need for subsidized housing into unsubsidized housing? That helps satisfy a demand as well.

One of our goals is increasing self-sufficiency by equipping residents with tools especially related to digital inclusion. Many job opportunities and training are online and many people need better access to those tools. Self-sufficiency also includes increasing access to financial literacy and homeownership counseling. One of our goals also relates to financial counseling specifically for youth.

- I missed some points you made related to barriers to opportunity contributing factors. One of them is the location of environmental hazards. You mentioned landfills, drug courts, and what was the third?

Prisons.

- When you talk about a lack of fair housing enforcement and outreach resources, you listed lack of local fair housing enforcement. Is this enforcement for people who are violating fair housing standards?

Yes, this relates to enforcement for provisions of the Fair Housing Act. The Fair Housing Act generally protects residents involved in private and public sector housing transactions and programs; it also protects documented and undocumented residents. It's a big umbrella even beyond what the HUD-funded programs cover for fair housing.

- What are in the goals related to segregation in areas like Bordeaux and North Nashville?

There has been a misconception on what the AFH is designed to do: the report is designed to create choice but not force. We're not trying to force people to move to just create integration; if someone wants to continue to live in an area, we want them to have that choice. But if a person chooses to live in other parts of the city, we would like to create that choice. The report is clear in showing that the segregated areas of the county have the least access to opportunities; so we want to help bring opportunity to these areas where people choose to live. These goals are designed to promote choice and opportunity.

- I really thought there was more local enforcement for fair housing.

There really isn't. Metro's Human Relations Commission doesn't have enforcement powers, and they deal more with Metro employment-related matters. The Fair Housing Council has typically been the go-to for fair housing matters but they are not affiliated with any government entity; they have a new executive director and are looking to strengthen their efforts.

- Related to the goals and strategies, when are they measured or reviewed in the report? Is it during the next assessment?

We incorporate the goals and strategies from this report in our Five-Year Consolidated Plan. While we have the Five-Year umbrella, each year we do an Annual Plan where we have a fair housing goal section. So these goals and objectives are measured annually and reported to HUD along with a public comment period.

From: [Angela Hubbard](#)
To: "Susan Adams"
Subject: RE: fair housing assessment meeting in Bordeaux
Date: Monday, June 05, 2017 3:53:27 PM

Susan,

Thank you for your comments. I look forward to seeing you at the meeting tomorrow night.

Kind regards,
Angie

Angela C. Hubbard

Director of Community Development
Metropolitan Development and Housing Agency
712 South Sixth Street
Nashville, TN 37206
Office: (615) 252-8507
Fax: (615) 252-8533
Email: ahubbard@nashville-mdha.org

From: Susan Adams [mailto:flipadams@yahoo.com]
Sent: Monday, June 05, 2017 2:49 PM
To: Angela Hubbard
Subject: fair housing assessment meeting in Bordeaux

Dear Ms. Hubbard,

We are looking forward to the meeting held at the Bordeaux library tomorrow to discuss further the assessment of fair housing and learn the process in which MDHA allots for funds, and in which areas projects are placed throughout Nashville.

In some areas of the city, such as East Nashville, Nations and 12 South, a small amount of affordable housing options have been made available through MDHA, with development blending in with housing at a much higher cost. These MDHA developments have the look and quality of building that would be desirable for the areas aforementioned, and therefore a welcome addition to a transitioning neighborhood.

However, it is painfully obvious to the Bordeaux/North residents, based on recent MDHA proposals, that MDHA is conveniently falling short on the quality of developments in districts 1 and 2, with a significant higher number of units. This is the perfect recipe for concentrated poverty. Not the nurses, teachers, firefighters and policemen typically used for justification for low income development by predatory developers. I would imagine if you polled around with these hard working professionals, they would opt for something much much better.

Concentrated poverty in no way makes for a livable and sustainable community. Why do low income developments never make it into high income areas where there is a

great deal of support for those in need? If you follow the money it most likely would be those higher income areas precisely perpetuating this disastrous cycle of no income, low income districts, underfunded schools, or infrastructure that never sees a single tax dollar. The kind of community where people can't even afford to mess up once.

Ms. Hubbard, I am sure you will agree, that the need for a fair and balanced approach is in order for districts 1 and 2. If Bordeaux/North is being approached by MDHA for new developments, then we would gladly join you in a diplomatic conversation moving forward.

Please feel free to contact me anytime.

Sincerely,
Susan Chiles
Rivercliff Drive
615/489-3672

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From: [Angela Hubbard](#)
To: "Mike Peden"
Subject: RE: Meeting Reminder & Extension of the Public Comment Period: Assessment of Fair Housing
Date: Tuesday, June 13, 2017 8:25:33 AM

Good morning, Mr. Peden,

We record all of our public hearings to assist us in transcribing the comments that will be included as an Appendix at the conclusion of the public comment period. This was the context in which I mentioned that the meeting was being recorded. However, we have made the audio recording available at: http://www.nashville-mdha.org/wp-content/uploads/2017/06/6-06-Draft_PubicHearing_Bordeaux.mp3, and we will make the audio recordings of the subsequent public hearings available online as well. The first public hearing was filmed for the purpose of providing an opportunity for those who cannot attend a public hearing to view the presentation we make at public hearings, and that video is available online as well. We have three more public hearings at which members of the public can make oral comments, and we will accept written comment until Noon on Monday, July 10, 2017.

Kind regards,
Angie Hubbard

Angela C. Hubbard
Director of Community Development
Metropolitan Development and Housing Agency
712 South Sixth Street
Nashville, TN 37206
Office: (615) 252-8507
Fax: (615) 252-8533
Email: ahubbard@nashville-mdha.org

From: Mike Peden [mailto:mike.peden@gmail.com]
Sent: Monday, June 12, 2017 8:22 AM
To: Angela Hubbard
Subject: Re: Meeting Reminder & Extension of the Public Comment Period: Assessment of Fair Housing

Ms. Hubbard - I have spoke with several people that attended this meeting and they were all told that the meeting was being recorded. Why were they told that? I don't understand why the comments from that meeting are not being made available.

Again, if you have a recording of this meeting I want a copy of it. If you do not, then please explain why the audience was told it was being recorded and that it would be made available.

If you cannot produce this recording, then I believe another meeting needs to be held in Bordeaux.

Best Regards
Mike Peden
615 390-4032

On Fri, Jun 9, 2017 at 5:50 PM, Mike Peden <mike.peden@gmail.com> wrote:
there were no comments from the audience on the meeting that you taped. Where there comments at the meeting in Bordeaux?

On Fri, Jun 9, 2017 at 4:48 PM, Angela Hubbard <ahubbard@nashville-mdha.org> wrote:
Only the first public hearing was filmed.

Sent from my Verizon 4G LTE Droid

On Jun 9, 2017 4:38 PM, Mike Peden <mike.peden@gmail.com> wrote:
Hello - I would like to view the meeting that was held at the Bordeaux Library earlier this week. Can you please send that link to me?

Thanks
Mike Peden
[615 390-4032](tel:6153904032)

On Fri, Jun 9, 2017 at 3:27 PM, Angela Hubbard <ahubbard@nashville-mdha.org><<mailto:ahubbard@nashville-mdha.org>>> wrote:
Good afternoon,

Attached is the public notice extending the public comment period for the Assessment of Fair Housing to Noon on Monday, July 10, 2017. Also, we've added another public hearing to be held at 10:00 a.m., Saturday, June 24, 2017, at the John Henry Hale Apartments Community Room, 1433 Jo Johnston Avenue, Nashville, 37203. You can view the first public hearing at: <https://www.youtube.com/watch?v=uWMwa9WjAvA&feature=youtu.be> or you can check the Broadcast Schedule for the Metro Nashville Network (the link is provided below). As a reminder, two public hearings will be held next week.

Tuesday, June 13, 2017
Immediately following
the MDHA Board meeting
which begins at 11:30 a.m.
MDHA Collaboration Center
Gerald F. Nicely Building
701 South 6th Street
Nashville, TN 37206

Wednesday, June 14, 2017
5:30 p.m.
Hispanic Family Foundation
3927 Nolensville Pike
Nashville, TN 37211

Please help us make sure all residents of Davidson County know about this report and these

meetings, and share this email and public notice with your friends, neighbors, and colleagues. You can also share our social media posts. Please follow us on Facebook (<https://www.facebook.com/NashvilleMDHA/>) and Twitter (<https://twitter.com/NashvilleMDHA>).

Thank you and have a great weekend,
Angie Hubbard

Please contact our office if you are not able to access information on our website.

Angela C. Hubbard
Director of Community Development
Metropolitan Development and Housing Agency
712 South Sixth Street
Nashville, TN 37206
Office: [\(615\) 252-8507](tel:(615)252-8507)<tel:(615)%20252-8507>
Fax: [\(615\) 252-8533](tel:(615)252-8533)<tel:(615)%20252-8533>
Email: ahubbard@nashville-mdha.org<mailto:ahubbard@nashville-mdha.org>

From: Angela Hubbard
Sent: Monday, June 05, 2017 5:03 PM
To: FairHousingPlan
Subject: Meeting Reminder: Assessment of Fair Housing available for review & comment

Good afternoon,

I wanted to remind you that we have 2 public hearings this week on the Assessment of Fair Housing; information is provided below and in the attached public notices. As soon as we have the YouTube link from the hearing that was held on 6/1/2017, I'll forward it along. Also, you can check the Broadcast Schedule for the Metro Nashville Network: <http://www.nashville.gov/Information-Technology-Services/Cable-Television-Services/Metro-Nashville-Network/Broadcast-Schedule.aspx>.

Tuesday, June 6, 2017
5:30 p.m.
Bordeaux Library
4000 Clarksville Pike
Nashville, TN 37218

Thursday, June 8, 2017
6:00 p.m.
East Library
206 Gallatin Road
Nashville, TN 37206

Please visit our website at <http://www.nashville-mdha.org/?p=2011> for information about the Assessment of Fair Housing and to view the draft report.

Kind regards,

Angie Hubbard

Please contact our office if you are not able to access information on our website.

Angela C. Hubbard
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Metropolitan Development and Housing Agency
712 South Sixth Street
Nashville, TN 37206
Office: (615) 252-8507<tel:(615)%20252-8507>
Fax: (615) 252-8533<tel:(615)%20252-8533>
Email: ahubbard@nashville-mdha.org<mailto:ahubbard@nashville-mdha.org>

From: Angela Hubbard
Sent: Tuesday, May 30, 2017 6:37 PM
To: FairHousingPlan
Subject: Assessment of Fair Housing available for review & comment

Dear Friends,

Thanks to all of you who provided input on the development of the draft Assessment of Fair Housing (AFH). I wanted to make sure that you knew that the draft AFH is available for review and comment. This link will take you to the AFH webpage where you can download the document: <http://www.nashville-mdha.org/?p=2011>. The attached public notices provide details on how to submit comments as well as information about the 5 public hearings we'll have on the draft. The draft AFH was made available online Friday morning instead of Wednesday, so we will issue another notice to extend the comment period to Noon on Monday, July 10, to comply with our 45-day requirement. Our first public hearing this Thursday will be filmed and shown on the Metro Nashville Network throughout the comment period. Once we have the YouTube link, we'll post it on our website and send it out via email.

Kind regards,
Angie Hubbard

Please contact our office if you are not able to access information on our website.

Angela C. Hubbard
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Email: ahubbard@nashville-mdha.org<mailto:ahubbard@nashville-mdha.org>

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From: [Angela Hubbard](#)
To: "Susan Adams"
Subject: RE: Request for recording of the Bordeaux Library meeting
Date: Tuesday, June 13, 2017 8:17:49 AM

Good morning, Ms. Chiles,

In case you did not receive the automatic replies to the emails you sent on Friday evening or yesterday, I was out of the office yesterday with limited access to email, which is why I did not respond yesterday. You may access the audio recording of the public hearing held at the Bordeaux library on June 6, 2017, through the following link: http://www.nashville-mdha.org/wp-content/uploads/2017/06/6-06-Draft_PubicHearing_Bordeaux.mp3.

Kind regards,
Angie Hubbard

Angela C. Hubbard
Director of Community Development
Metropolitan Development and Housing Agency
712 South Sixth Street
Nashville, TN 37206
Office: (615) 252-8507
Fax: (615) 252-8533
Email: ahubbard@nashville-mdha.org

From: Susan Adams [mailto:flipadams@yahoo.com]
Sent: Monday, June 12, 2017 9:17 AM
To: Angela Hubbard
Subject: Request for recording of the Bordeaux Library meeting

Ms. Hubbard,
On Friday I submitted a request of the fair housing assessment meeting recording held at the Bordeaux Library on June 6 2017 and would like a response from you today when I will receive it.
I would appreciate a timely reply from you today.
Sincerely,
Susan Chiles
615/489-3672

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notify MDHA by emailing systemadministrator@nashville-mdha.org, quoting the sender, and then delete the message and any attached documents. MDHA accepts no liability or responsibility for any onward transmission or use of emails and attachments having left the MDHA domain.

From: [Angela Hubbard](#)
To: "[Eddie Latimer](#)"
Subject: RE: your fair housing priorities
Date: Tuesday, June 13, 2017 8:33:01 AM

Thank you, Eddie. We will not be able to achieve these goals and address these issues without our nonprofit partners!

Angela C. Hubbard

Director of Community Development
Metropolitan Development and Housing Agency
712 South Sixth Street
Nashville, TN 37206
Office: (615) 252-8507
Fax: (615) 252-8533
Email: ahubbard@nashville-mdha.org

From: Eddie Latimer [mailto:edlatimer@ahrhousing.org]
Sent: Friday, June 09, 2017 9:27 AM
To: Angela Hubbard
Subject: your fair housing priorities

Angie

I just read your F H priorities which came from all your meetings. It is well done. Thank you
However AHR can pitch in let us know.

Eddie Latimer
CEO
Affordable Housing Resources, Inc.
50 Vantage Way, Suite 107
Nashville, TN 37228
phone 615.251.0025 ext. 0
fax 615.251.0143
email elatimer@ahrhousing.org



Creating affordable housing and strong neighborhoods.

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MEMORANDUM

To: Metropolitan Development and Housing Agency
From: Mayor's Office of Housing
Re: Recommended Comments for 2017 Assessment of Fair Housing – June 29, 2017

Purpose

The goal of this memo is to support the research of the Metropolitan Development and Housing Agency (MDHA) in the work on the 2017 Assessment of Fair Housing document. As a quick reference, the recommendations are for Section V titled Fair Housing Analysis. Recommendations for the report are as follows:

1. Supportive Research
2. Expansion of subjects
3. Edits (grammatical or otherwise)

Recommendations for Section V. Fair Housing Analysis

V.B.-1: Suggestion to include source of reports on Nashville's population increase versus stating "there are reports..."

Reference to this statement is made in V.A.2, second paragraph.

V.B.-10: Suggestion to include information about the Barnes Housing Trust Fund.

In 2013, the [Barnes Housing Trust Fund](#) was created as Metro Nashville's first housing trust fund to leverage affordable housing developments countywide. Named after Reverend Bill Barnes, a longstanding advocate for affordable housing and the deconcentration of poverty, the Barnes Fund provides funding to nonprofit developers to build affordable housing. In July 2016, Mayor Barry increased the funding of the Barnes Fund to \$40M over the course of four years, with an annual commitment of \$10M from the Mayor—the largest investment to date. The Barnes Fund has invested over \$14 million in affordable housing using Barnes Fund and leveraged over \$50M with federal and private funding sources, funding more than 500 housing units. The Barnes Fund currently has one dedicated funding source through fees from Short Term Rental permits. To date, the Barnes Fund has received over \$600,000 in dedicated funding.

This statement has been incorporated.

V.B.-12: Suggestion to include data and Nashville - specific instances such as the following examples to support the contributing factors identified during the community engagement process:

1. Community opposition:

“One of the most enduring myths about affordable housing is that it will decrease housing values in a neighborhood.” (*New Look of Affordable Housing- Nashville.gov*)

This statement has been incorporated.

2. Displacement of residents:

“As housing costs increase, residents become cost burdened and must seek more affordable housing elsewhere. In many neighborhoods this has resulted in the displacement of residents, and drastic neighborhood change as existing homes are upgraded or replaced with new construction.” (*HUDII - 190 Adopted June 22, 2015 Housing*)

This statement has been incorporated.

3. Lack of public investments:

“Only about half of Nashville’s roads currently have sidewalks, and no one knows where to find the money to cover the rest of them. The [sidewalk situation](#) even became a point of contention in last year’s mayoral campaign.” (*Martin, Rachel. “Walking in Nashville.” City Lab. 6, Jan. 2017*)

This statement has been incorporated.

5. Lending Discrimination:

“But now, First Tennessee has run afoul of HUD lending rules again, as HUD announced Monday that it reached a settlement with First Tennessee over allegations that the bank violated the Fair Housing Act by discriminating against African-American and Hispanic mortgage loan applicants by denying them mortgage loans, and by allegedly failing to place bank branches in minority-concentrated areas.” (*Lane, Ben. “First Tennessee Bank reaches \$1.9 million settlement over discriminatory lending.” Housing Wire. 1, Feb.2016.*)

This statement has been incorporated.

V.B-16: Under section 2 there is a typo in the first sentence of the explanatory paragraph, it should be *R/ECAPs* is provided.

This has been corrected.

V.B-16 and 17: We suggest adding the following to Section 2 b:

Nashville is a welcoming city where entrepreneurs find an integrated support network to launch and grow a business. The mission of our program is to encourage local business development and job creation by connecting business owners to technical, financial and market resources. The Office of Economic and Community Development works to provide [competitive incentives](#) for small businesses. (*Nashville.gov/mayor’s office- small business development and entrepreneurship*)

This statement has been incorporated.

V.B-17: The following supports the contributing factors mentioned by residents:

The mission of the Mayor's Office of Neighborhoods is to improve the quality of life in Nashville's neighborhoods through a more informed, active and involved citizenry and enhanced governmental response to community needs. Old, deteriorated, neglected buildings are bad for the city as a whole; therefore the problem should be addressed.

This statement has been incorporated.

V.B- 27: Suggestion to add more details about the programs of the Nashville Career Advancement Center:

The Nashville Construction Readiness Partnership (NCRP) is a collaborative initiative of Mayor Megan Barry to assist citizens of Nashville in jump-starting their construction industry career. This [initiative was created](#) to ensure the citizens of Nashville have the access and skills needed to engage in Nashville's vibrant construction industry. The NCRP will develop and implement strategies that match employers with skilled Davidson County employees, and provide training opportunities for residents seeking to enter the industry for the first time. (*Nashville.gov- NCAC*)

This statement has been incorporated.

V.B-38: The following are edits and suggestions for this page:

1. All references to the Office of Economic Opportunity and Empowerment should be changed to the Office of Housing and the following blurb can be used:

This has been changed.

The Mayor's Office of Housing assists Mayor Barry in the building, funding, and preservation of affordable housing options, while supporting efforts to prevent displacement and create mixed-income communities in Metro Nashville. The Office seeks to increase housing affordability countywide using data-driven policy and innovative development tools including the Barnes Fund for Affordable Housing, Housing Incentives Pilot Program, general obligation bonds, tax abatement, nonprofit capacity building, the creation of a community land trust, and the donation and development of Metro-owned properties. The Office of Housing also facilitates partnerships and implements policies that provide housing options for persons experiencing homelessness to those looking to stabilize their families with affordable homeownership opportunities.

This statement has been incorporated.

2. Include more information on the Metropolitan Homelessness Commission:

The Metropolitan Homelessness Commission is Metro's planning and coordinating entity that brings advocates, nonprofit organizations, for-profit business leaders, government agencies, and the general public together to collaborate on solutions for homelessness in Nashville. In June of 2014, the Metro Council approved [Ordinance BL2014-777](#), which establishes the Homelessness Commission as a permanent body of the Metropolitan government.

The new ordinance outlines the following duties and responsibilities for the Homelessness Commission:

- To implement a coordinated and focused approach to ending homelessness and to develop measurable goals;
- To assure participation of all stakeholders including homeless persons;
- To maintain accurate, current data on homeless populations; and
- To educate the public, service providers and other interested parties on issues related to homelessness.

Information about the Metropolitan Homelessness Commission has been added in V.D.

V.B-47: Suggestion to add under the Housing Incentive Pilot Program:

In 2013, the [Barnes Housing Trust Fund](#) was created as Metro Nashville’s first housing trust fund to leverage affordable housing developments countywide. Named after Reverend Bill Barnes, a longstanding advocate for affordable housing and the deconcentration of poverty, the Barnes Fund provides funding to nonprofit developers to build affordable housing. In July 2016, Mayor Barry increased the funding of the Barnes Fund to \$40M over the course of four years, with an annual commitment of \$10M from the Mayor—the largest investment to date. The Barnes Fund has invested over \$14 million in affordable housing using Barnes Fund and leveraged over \$50M with federal and private funding sources, funding more than 500 housing units. The Barnes Fund currently has one dedicated funding source through fees from Short Term Rental permits. To date, the Barnes Fund has received over \$600,000 in dedicated funding.

This statement has been incorporated.

V.B. -48: Suggestion to support residents’ opinion with factual information versus leaving only their views.

Where applicable, additional information has been added. However, the data included in the report supports residents’ opinions, and residents are the best gauge of what is occurring in their neighborhoods .

APPENDIX F. PUBLIC NOTICES

PUBLIC NOTICE

REQUEST FOR PUBLIC COMMENT AND NOTICE OF PUBLIC HEARINGS

2017 JOINT ASSESSMENT OF FAIR HOUSING

METROPOLITAN GOVERNMENT OF NASHVILLE-DAVIDSON COUNTY AND METROPOLITAN DEVELOPMENT AND HOUSING AGENCY

Purpose and Summary: The Metropolitan Development and Housing Agency (MDHA) has prepared a joint Assessment of Fair Housing (AFH) on behalf of the Metropolitan Government (Metro) and MDHA. The U.S. Department of Housing and Urban Development (HUD) requires cities and public housing authorities that receive federal funds for housing and community development to Affirmatively Further Fair Housing (AFFH). To fulfill this requirement as recipients of these funds, MDHA and Metro Nashville must conduct an AFH which includes an analysis of fair housing data, an assessment of fair housing issues and contributing factors, and an identification of fair housing priorities and goals. The purposes of the AFH is to assess whether individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination related to **race, color, religion, sex, familial status, national origin, or disability** and assess whether housing options are realistically available in integrated areas and areas with access to opportunity.

Public Comment Period: Beginning at 9.00 a.m., central time, on Tuesday, May 23, 2017, the AFH draft will be available for public examination and comment. Members of the public may download copies from MDHA's website at <http://www.nashville-mdha.org/?p=2011> 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 Street, Nashville, TN 37206, between the hours of 7:30 a.m. and 4:00 p.m., Monday through Friday. MDHA will receive written comments through 9:00 a.m., central time, on Friday, July 7, 2017. Comments may be submitted electronically at fairhousingplan@nashville-mdha.org, faxed to 615-252-8533 (Attention: Fair Housing Plan), mailed to MDHA Community Development Department, Attention: Fair Housing Plan, P.O. Box 846, Nashville, TN 37202, or hand-delivered to MDHA Community Development Department, Attention: Fair Housing Plan, 712 South Sixth Street, Nashville TN 37206.

Public Hearings: During the public comment period, MDHA will host five (5) public hearings on the draft AFH:

Thursday, June 1, 2017
5:30 p.m.
West Precinct
5500 Charlotte Pike
Nashville, TN 37209

Tuesday, June 6, 2017

Tuesday, June 13, 2017
*Immediately following
the MDHA Board meeting
which begins at 11:30 a.m.*
MDHA Collaboration Center
Gerald F. Nicely Building
701 South 6th Street

5:30 p.m.
Bordeaux Library
4000 Clarksville Pike
Nashville, TN 37218

Nashville, TN 37206

Thursday, June 8, 2017
6:00 p.m.
East Library
206 Gallatin Road
Nashville, TN 37206

Wednesday, June 14, 2017
5:30 p.m.
Hispanic Family Foundation
3927 Nolensville Pike
Nashville, TN 37211

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 615-252-8555 or TDD at 615-252-8599 at least five (5) business days prior to the date of the meeting you plan to attend.

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.



PUBLIC NOTICE

EXTENSION OF PUBLIC COMMENT PERIOD AND NOTICE OF ADDITIONAL PUBLIC HEARING

2017 Joint Assessment of Fair Housing Metropolitan Government of Nashville-Davidson County and Metropolitan Development and Housing Agency

Purpose and Summary: The Metropolitan Development and Housing Agency (MDHA) has prepared a joint Assessment of Fair Housing (AFH) on behalf of the Metropolitan Government (Metro) and MDHA. The U.S. Department of Housing and Urban Development (HUD) requires cities and public housing authorities that receive federal funds for housing and community development to Affirmatively Further Fair Housing (AFFH). To fulfill this requirement as recipients of these funds, MDHA and Metro Nashville must conduct an AFH which includes an analysis of fair housing data, an assessment of fair housing issues and contributing factors, and an identification of fair housing priorities and goals. The purpose of the AFH is to assess whether individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination related to **race, color, religion, sex, familial status, national origin, or disability** and assess whether housing options are realistically available in integrated areas and areas with access to opportunity.

Public Comment Period: MDHA has extended the period to receive written comments to **Noon, central time, on Monday, July 10, 2017**. Members of the public may download copies from MDHA's website at <http://www.nashville-mdha.org/?p=2011> 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 Street, Nashville, TN 37206, between the hours of 7:30 a.m. and 4:00 p.m., Monday through Friday. Comments may be submitted electronically at fairhousingplan@nashville-mdha.org, faxed to 615-252-8533 (Attention: Fair Housing Plan), mailed to MDHA Community Development Department, Attention: Fair Housing Plan, P.O. Box 846, Nashville, TN 37202, or hand-delivered to MDHA Community Development Department, Attention: Fair Housing Plan, 712 South Sixth Street, Nashville TN 37206.

Public Hearings: During the public comment period, MDHA will host a series of public hearings on the draft AFH. In addition to the five (5) meetings previously noticed, **MDHA will host a sixth public hearing on**

**Saturday, June 24, 2017
10:00 a.m.
John Henry Hale Apartments
Community Room
1433 Jo Johnston Avenue**

Nashville, TN 37203

Below are public hearings that were previously publicly noticed. In addition, you can view the first public hearing at: <https://www.youtube.com/watch?v=uWMwa9WjAvA&feature=youtu.be>.

Thursday, June 1, 2017
5:30 p.m.
West Precinct
5500 Charlotte Pike
Nashville, TN 37209

Tuesday, June 6, 2017
5:30 p.m.
Bordeaux Library
4000 Clarksville Pike
Nashville, TN 37218

Thursday, June 8, 2017
6:00 p.m.
East Library
206 Gallatin Road
Nashville, TN 37206

Tuesday, June 13, 2017
*Immediately following
the MDHA Board meeting
which begins at 11:30 a.m.*
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Para asistencia en Español llame al 615-252-8505

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APPENDIX G. SOCIAL MEDIA ANALYTICS

AFH on Social Media as of June 28, 2017

March 8 on Facebook:

We are in the process of preparing an Assessment of Fair Housing (AFH), and we need your input. Please join us at 5:30 p.m. on March 14th at [Goodwill Industries of Middle Tennessee, Inc.](#), 937 Herman Street. At the meeting, we'll discuss the purpose of the AFH, review the process and tools for the development of the AFH and take comments on the Citizen Participation Plan. Click below to learn more. (with link)

4,259 People Reached

95 Likes, Comments & Shares

March 8 on Twitter:

We want your input as we prepare an Assessment of Fair Housing (AFH): 5:30pm 3/14 at [@giveit2goodwill](#) 937 Herman St. <http://bit.ly/2lF5WCm>

Impressions: 3,202

Engagements: 21

Engagement Rate: 0.7%

March 8 on LinkedIn:

We are in the process of preparing an Assessment of Fair Housing (AFH), and we need your input. Please join us at 5:30 p.m. on March 14th at Goodwill Industries of Middle Tennessee, Inc., 937 Herman Street. At the meeting, we'll discuss the purpose of the AFH, review the process and tools for the development of the AFH and take comments on the Citizen Participation Plan. Click below to learn more.

Impressions: 159

Clicks: 1

Interactions: 3

Engagement: 2.52%

March 8 on Google Plus:

We are in the process of preparing an Assessment of Fair Housing (AFH), and we need your input. Please join us at 5:30 p.m. on March 14th at Goodwill Industries of Middle Tennessee, Inc., 937 Herman Street. At the meeting, we'll discuss the purpose of the AFH, review the process and tools for the development of the AFH and take comments on the Citizen Participation Plan. Click below to learn more. [#Nashville](#) (with link)

March 14 on Twitter:

Reminder: input needed as we prepare an Assessment of Fair Housing (AFH): 5:30p today
[@giveit2goodwill](#) 937 Herman St <http://bit.ly/2lF5WCm>

Impressions: 1,336

Engagements: 17

Engagement Rate: 1.3%

March 14 on Twitter:

Great turnout & input at tonight's Assessment of Fair Housing meeting at [@giveit2goodwill](#).
[#Nashville](#) [#housing](#)

Impressions: 3,703

Engagements: 26

Engagement Rate: 0.7%

March 31 Post on Facebook:

We are in the process of conducting a joint Assessment of Fair Housing (AFH) with [Metropolitan Government of Nashville and Davidson County](#), and we want your input! On April 5, we will host our first of five public meetings to talk about barriers to housing and opportunity. (with link to more info)

434 People Reached

12 Likes, Comments & Shares

34 Post Clicks

March 31 on Twitter:

We want your input as we conduct a joint Assessment of Fair Housing with [@NashvilleMetGov](#). 1st of 5 mtgs on April 5. <http://bit.ly/2no6Jn6>

Impressions: 489

Engagements: 8

Engagement Rate: 1.6%

March 31 on Google Plus:

We are in the process of conducting a joint Assessment of Fair Housing (AFH) with Metropolitan Government of Nashville & Davidson County, and we want your input! We will host our first of five meetings with the general public to talk about barriers to housing and opportunity, beginning April 5. Click below for more information and a list of the series of meetings. [#Nashville](#) (with link)

April 4 on LinkedIn:

We are in the process of conducting a joint Assessment of Fair Housing (AFH) with Metropolitan Government of Nashville and Davidson County, and we want your input! On April 5, we will host our first of five public meetings to talk about barriers to housing and opportunity. Click below for more information and a schedule of public meetings. (with link)

Impressions: 143
Clicks: 1
Interactions: 1
Engagement: 1.4%

April 5 on Twitter:

Reminder: Our 1st of 5 public meetings on the Assessment of Fair Housing with @NashvilleMetroGov is at 11am today! <http://bit.ly/2no6Jn6>

Impressions: 387
Engagements: 3
Engagement Rate: 0.8%

April 11 Post on Facebook:

We are in the process of conducting a joint Assessment of Fair Housing (AFH) with Metropolitan Government of Nashville and Davidson County, and we want your input! We had an excellent turnout and received great feedback at our first of five community meetings. For more information including a list of the remaining meetings, please click below. (link to more info with photo)

1,005 People Reached
21 Likes, Comments & Shares
64 Post Clicks

April 12 on Twitter:

Reminder: We're conducting a joint Assessment of Fair Housing with @NashvilleMetGov & want your input: <http://bit.ly/2oYOoSO> #Nashville

Impressions: 340
Engagements: 1
Engagement Rate: 0.3%

April 12 on Twitter:

Great turnout & feedback at our 1st of 5 community meetings. #Nashville
[#AssessmentofFairHousing](#) (with photo)

Impressions: 396

Engagements: 11
Engagement Rate: 2.8%

April 12 on LinkedIn:

We are in the process of conducting a joint Assessment of Fair Housing (AFH) with Metropolitan Government of Nashville & Davidson County, and we want your input! We had an excellent turnout and received great feedback at our first of five community meetings. For more information including a list of the remaining meetings, please click below. (photo & link)

Impressions: 144
Clicks: 0
Interactions: 1
Engagement: 0.69%

April 12 on Google Plus:

We are in the process of conducting a joint Assessment of Fair Housing (AFH) with Metropolitan Government of Nashville & Davidson County, and we want your input! We had an excellent turnout and received great feedback at our first of five community meetings. For more information including a list of the remaining meetings, please click below. [#Nashville](#) (with link & photo)

April 18 on Twitter:

Our next public meeting on the Assessment of Fair Housing with @NashvilleMetGov: 5:30pm today at @marthaobryanctr: <http://bit.ly/2oYOoSO>

Impressions: 578
Engagements: 4
Engagement Rate: 0.7%

April 18 on Instagram:

We are in the process of conducting a joint Assessment of Fair Housing (AFH) with Metro Nashville. We had excellent turnout and received great feedback at our first of five community meetings on April 5. We have three meetings this week, and would love to see you there! For more information including a list of meetings, please click on the link on our profile page. #Nashville (with photo)

Likes: 6

April 19 on Twitter:

Our next public meeting on the Assessment of Fair Housing with @NashvilleMetGov is at 5pm today at @conexion_tn: <http://bit.ly/2oYOoSO>

Impressions: 413
Engagements: 6
Engagement Rate: 1.5%

April 20 on LinkedIn:

Our fifth and final community meeting on the Assessment of Fair Housing (AFH) with Metropolitan Government of Nashville & Davidson County is this Saturday. We hope you will join us at 10 a.m. on April 22 at 50 Vantage Way in Nashville.

Impressions: 167
Clicks: 2
Interactions: 1
Engagement: 1.8%

April 21 on Twitter:

5th & final public meeting on the Assessment of Fair Housing with @NashvilleMetGov: 10am 4/22 at @UrbanLeagueULMT: <http://bit.ly/2oYOoSO>

Impressions: 521
Engagements: 2
Engagement Rate: 0.4%

April 21 on Google Plus:

Our fifth and final community meeting on the Assessment of Fair Housing (AFH) with Metropolitan Government of Nashville and Davidson County is at 10 a.m. tomorrow (Saturday, April 22). We hope you will join us at Urban League of Middle Tennessee at 50 Vantage Way. For more information, click here: <http://bit.ly/2oRZRIY> #Nashville

April 22 on Twitter:

Reminder: Final public meeting on the Assessment of Fair Housing with @NashvilleMetGov at 10am at @UrbanLeagueULMT: <http://bit.ly/2oYOoSO>

Impressions: 305
Engagements: 0
Engagement Rate: 0.0%

May 31 on Facebook:

MDHA has prepared a joint Assessment of Fair Housing (AFH) with Metro Nashville, and the draft is now available for public examination and comment. During the public comment period, MDHA will host five public hearings on the draft, with the first meeting taking place at 5:30 p.m. June 1,

2017. For more information, including the dates, times and locations of all meetings, please click below. (with link)

525 People Reached

11 Likes, Comments & Shares

45 Post Clicks

May 31 on Twitter:

Draft of joint Assessment of Fair Housing w/ [@MetroNashville](#) is available for comment & 5 public mtgs are scheduled: <http://bit.ly/2lF5WCm>

Impressions: 323

Engagements: 1

Engagement Rate: 0.3%

May 31 on LinkedIn:

MDHA has prepared a joint Assessment of Fair Housing (AFH) with Metro Nashville, and the draft is now available for public examination and comment. During the public comment period, MDHA will host five public hearings on the draft. For more information, including the dates and times of those meetings, please click below.

Impressions: 111

Clicks: 0

Interactions: 0

Engagement: 0%

May 31 on Google Plus:

MDHA has prepared a joint Assessment of Fair Housing (AFH) with Metro Nashville, and the draft is now available for public examination and comment. During the public comment period, MDHA will host five public hearings on the draft. For more information, including the dates and times of those meetings, please click below. [#Nashville](#)

June 6 on Twitter:

Reminder: next meeting on draft of joint Assessment of Fair Housing with [@MetroNashville](#) is at 5:30pm tonight (6/6) at 4000 Clarksville Pike

Impressions: 607

Engagements: 1

Engagement Rate: 0.2%

June 8 on Twitter:

Great turnout at Tuesday's meeting on the draft of the joint Assessment of Fair Housing with [@MetroNashville](#).

Impressions: 984

Engagements: 2

Engagement Rate: 0.2%

June 8 on Twitter:

Reminder: Our next meeting on the joint Assessment of Fair Housing with [@MetroNashville](#) is at 6pm tonight (6/8) at 206 Gallatin Rd. Join us!

Impressions: 399

Engagements: 0

Engagement Rate: 0.0%

June 12 on LinkedIn:

We had an excellent turnout at last Tuesday's meeting on the draft of the joint Assessment of Fair Housing with Metro Nashville. Our fourth public hearing is scheduled for Tuesday, June 13, after our 11:30 a.m. Board Meeting at 701 South Sixth St. For more information including a list of other meetings, click here: <https://lnkd.in/eSqCdnq> (with photo)

Impressions: 166

Clicks: 0

Interactions: 1

Engagement: 0.6%

June 12 on Instagram:

We had an excellent turnout at last Tuesday's meeting on the draft of the joint Assessment of Fair Housing with Metro Nashville. Our fourth public hearing is scheduled for Tuesday, June 13, after our 11:30 a.m. Board Meeting at 701 South Sixth St. For more information including a list of other meetings, please click on the link in our bio. #Nashville (with photo)

15 likes

2 comments

June 21 on Facebook:

MDHA has prepared a joint Assessment of Fair Housing (AFH) with [Metro Nashville](#). The public comment period on the AFH draft has been extended to noon July 10, 2017, and a sixth public hearing has been added and scheduled for 10 a.m. Saturday, June 24, 2017 at 1433 Jo Johnston Ave. For more information, please click below. (with link)

245 People Reached
3 Likes, Comments & Shares
12 Post Clicks

June 21 on Twitter:

A 6th public hearing on the draft of the Assessment of Fair Housing (AFH) has been added & scheduled for 10am 6/24 at 1433 Jo Johnston Ave.

Impressions: 197
Engagements: 0
Engagement Rate: 0.0%

June 21 on Twitter:

The public comment period on the draft of the Assessment of Fair Housing has been extended to noon 7/10 <http://bit.ly/2lF5WCm> #Nashville

Impressions: 184
Engagements: 3
Engagement Rate: 1.6%

June 21 on LinkedIn:

MDHA has prepared a joint Assessment of Fair Housing (AFH) with +Metro Nashville. The public comment period on the AFH draft has been extended to noon July 10, 2017, and a sixth public hearing has been added and scheduled for 10 a.m. Saturday, June 24, 2017 at 1433 Jo Johnston Ave. For more information, please click below. https://lnkd.in/d6tw_C9

Impressions: 154
Clicks: 1
Interactions: 0
Engagement: 0.65%

June 21 on Google Plus:

MDHA has prepared a joint Assessment of Fair Housing (AFH) with +[Metro Nashville](#). The public comment period on the AFH draft has been extended to noon July 10, 2017, and a sixth public hearing has been added and scheduled for 10 a.m. Saturday, June 24, 2017 at 1433 Jo Johnston Ave. For more information, please click below. (with link)