



envisioning
possibilities

MDHA

2012 REPORT TO THE COMMUNITY

envisioning possibilities

MDHA

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MDHA BOARD OF COMMISSIONERS

The Metropolitan Development and Housing Agency is governed by a seven-member Board of Commissioners appointed by the Mayor and confirmed by the Metropolitan Council of Nashville-Davidson County. The Board meets monthly to establish policy, approve budgets and expenditures, and give guidance to MDHA staff in carrying out the agency's responsibilities within the framework of federal, state and local law.

The staff and leadership of MDHA would like to thank those Commissioners who served on the Board during the past year for their knowledge, dedication and spirit of public service. The Board led through a period of recession and uncertainty in the national economy and the guidance they provided allowed MDHA to fulfill its mission of creating affordable housing, nurturing neighborhoods and building a greater downtown.

Board members shown (l to r) are: Mineemah Bashir, resident board member; Guilford F. (Gif) Thornton, attorney, Adams and Reese; Anna Page, owner, Rebel Hill Florist and former Metro Council member; Melvin Black, retired educator and former Metro Council member; Jimmy Granberry, chief executive officer, H.G. Hill Realty; Phil Ryan, MDHA executive director; and Ralph Mosley, retired chairman and chief executive officer, Southwestern/Great American. Not pictured: Gayle Fleming, resident board member.

A SEASON OF CHANGE



As we move into 2013, we find ourselves in a season of renewal and growth and such is the case for the dedicated team at the Metropolitan Development and Housing Agency. The new year brings to the agency a search for new leadership with the departure of Executive Director Phil Ryan. Phil led a group of dedicated professionals at MDHA for more than a decade and we thank him for his service to our many stakeholders. We're fortunate that Deputy Executive Director Jim Thiltgen has agreed to step in and manage the day-to-day operations of the agency while the Board of Commissioners engages in a national search for new leadership. Jim is a veteran of more than two decades with MDHA and the Board has full confidence in his ability to keep the agency moving forward.

Uncertainty in terms of the federal budget picture in Washington will challenge all of us at MDHA to be creative and to think of cost-effective ways to fulfill our mission with fewer dollars to rely upon. More than 28,000 low-income Nashvillians depend on MDHA for clean, safe and affordable housing to provide sanctuary as they seek to lift their circumstances. Our agency partners with countless social and basic service providers to assist people who find themselves in a difficult point in their lives. I'm always impressed by the dedication of our MDHA team. Whether they're social workers or maintenance staff or development professionals, they each understand the role they play in making lives better and feel they're part of an organization with an important mission. The truth is, they are.

On a broader scale, Nashville itself is benefitting from a resurgence in growth and investment, especially in the downtown area. Progress on the Music City Center has led to a spike in construction, especially within the hospitality industry, and development professionals are relying heavily on MDHA to promote excellence in design standards, sustainability and land use with long-term benefits to the city. In December 2012, MDHA released a comprehensive market study of downtown Nashville with strong projections for growth in the residential, commercial, office and hotel sectors. My fellow Board members and the MDHA team members are proud of the role our agency is playing in the future of Nashville.

But our efforts aren't limited to skyscrapers downtown. MDHA is also focused on the redevelopment of Nashville's neighborhoods through the administration of Community Development Block Grants and important federal initiatives like the Neighborhood Stabilization Program.

MDHA is more than the sum of its parts, and our goal is to identify areas of our city in which a small investment in both people and infrastructure can have a tremendous positive impact. We're confident that mission will continue no matter who leads the agency.

Ralph W. Mosley
Chairman
MDHA Board of Commissioners



THE **it** CITY

"NEVER LET THE FUTURE DISTURB YOU. YOU WILL MEET IT, IF YOU HAVE TO, WITH THE SAME WEAPONS OF REASON WHICH TODAY ARM YOU AGAINST THE PRESENT."

— Marcus Aurelius, Meditations

IN THE SPAN OF FIVE YEARS, Nashville has suddenly emerged in the national consciousness as a vibrant and creative city. Having always been considered a mecca for dreamers seeking to strike it big in the music industry, that forward-looking optimism now sees fertile ground among entrepreneurs, technology professionals, would-be health care CEOs and business creators of all stripes. The construction cranes across the Nashville skyline first rose in response to the Music City Center, Nashville's 2.1-million square-foot convention center slated to open in 2013. But the MCC jumpstarted more than just the downtown real estate market. It kicked off a flurry of discussions, debates and plans focused on the future of downtown Nashville over the next 20-30 years.

MDHA sought to provide information for the city's planners with the publication of a market study of the downtown area, giving developers and investors a data-driven look at market demand for residential, commercial, office, hotel and industrial space over the next five to 10 years. The agency contracted with Randall Gross/Development Economics to gather data on land use patterns within the downtown circle bounded by I-65, I-40 and I-24, known as the inner loop. The study's findings highlighted significant patterns of growth which Gross says could be expanded if policy makers put in place the right tools to help the marketplace develop.

AMONG THE FINDINGS:

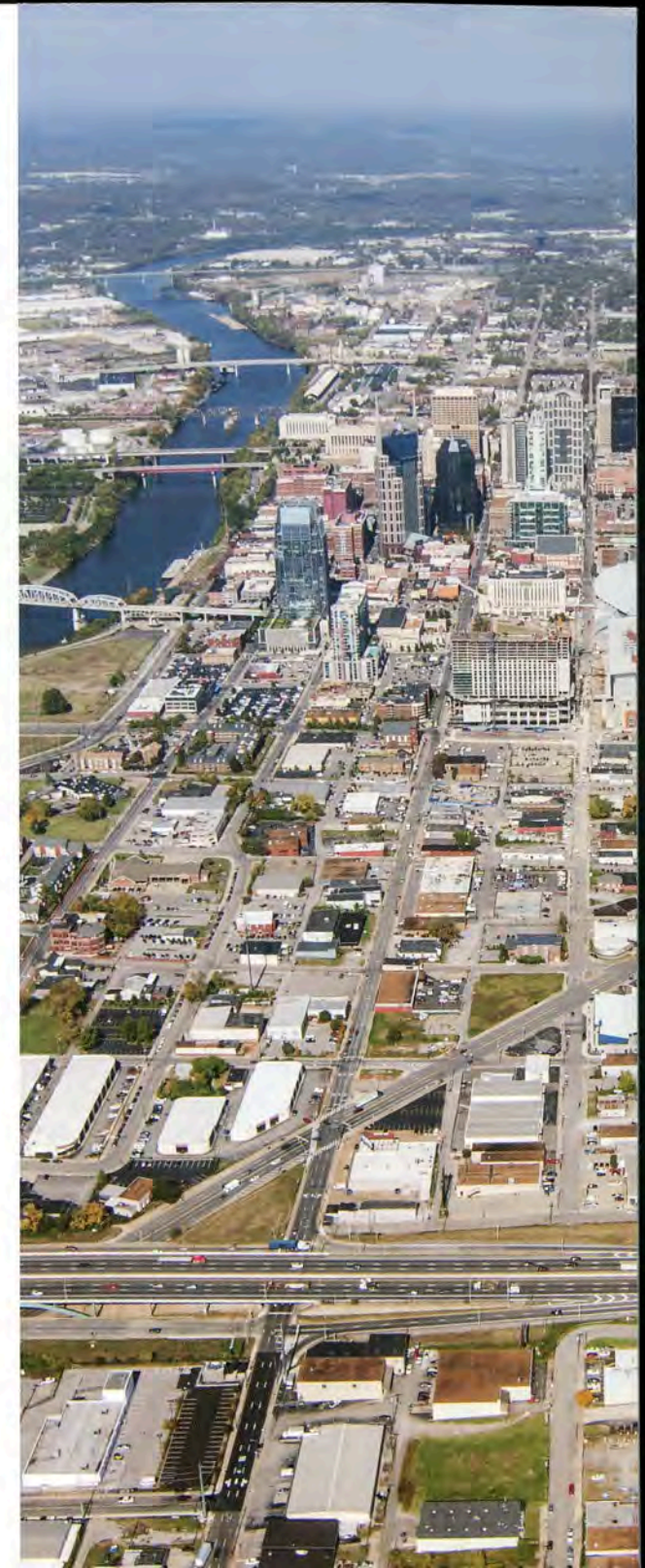
- * Demand for residential uses in the downtown area will be strong in both the single-family and multi-family sectors. The study projects an additional 3,535 residential units will be required over the next five years to meet the need.
- * As the Music City Center comes online, occupancy rates for downtown hotels will continue to grow, but Nashville risks an oversupply of limited-service hotels along with a scarcity of full-service lodging.
- * As the convention center increases the presence of visitors downtown, policy makers should focus on creating walkable neighborhoods and destination retail areas to capture tourist dollars. The study suggests Nashville should make a concerted effort to develop destination mixed-use and shopping districts downtown and should take steps to overcome perceptions that parking is expensive and in short supply.

- * Nashville is ripe for the introduction of unique retail, dining and entertainment venues, along with artisan industrial uses allowing visitors and residents to enjoy experiences unavailable in other cities. The study also suggests film and live entertainment venues with a focus on the city's unique musical heritage, which will provide opportunities for families to enjoy Nashville.

"Downtown Nashville is at an important threshold," said economist Randall Gross, author of the market study. "The challenge facing the city is whether downtown will reach its full potential. To do that, our city leaders need to work together to focus on issues impacting Nashville's marketability."

In addition to the MDHA market study, some of the data unearthed was used in the creation of a master plan for the SoBro area south of Broadway. The authors of the SoBro Master Plan suggest a redevelopment district along Lafayette Street would allow the city to benefit from land use guidelines and tax increment financing tools, which have traditionally been employed by MDHA to revitalize neighborhoods. Such a redevelopment district could help create the kinds of destination dining and shopping districts Gross outlines in his study.

Gross will submit a series of strategic recommendations to MDHA in spring 2013. The agency will then partner with the Mayor's office and other Metro agencies to develop land use policies which will help downtown Nashville continue building on the creative culture which makes Music City a destination like no other in America.





A REWARD FOR PERSISTENCE

The ceremony seemed a combination pep rally and church service, but Sabrina Horton (pictured, above right) was glad to have been included in either. Two years prior, Sabrina's path forward seemed anything but certain. At 16, her father passed away and Sabrina gave birth to her second child, both events which took an emotional and physical toll on the teenager. But on this sunny July day, Sabrina sat surrounded by family and well-wishers, taking part in a ceremony which included the presentation of a \$1,000 scholarship check from the MDHA Residents Association.

Sabrina's mother was perhaps the happiest. Like many of her peers, Sabrina at times thought of giving up and dropping out of school, but her mother persisted in keeping her focused on her education.

"I knew she had to stay in school if she ever wanted to get a job and support herself and her family," said Donna Horton. "These days, you can't even get a job pushing a broom without an education."

It's a message the MDHA Residents Association has been spreading for more than a quarter century, each year granting small scholarships to young people who reside in public housing in the hopes that a few thousand dollars will be enough of an incentive to put higher education within reach. Over the past 28 years, members of the Residents Association have given more than \$100,000 to students in public housing.

"Sometimes, they don't realize how much potential they have," says Peaches Manning, RA coordinator for MDHA. "With just a little help, they can completely change their own ideas of what they can become."

With her mother's help, Sabrina stayed in school,

eventually becoming active in the National Honor Society. After graduation, she's gone on to nursing school and has dreams of mentoring teen mothers like herself.

Sabrina's fellow scholarship recipient, Jamie Patton, understands that a college degree may be the single most important step she can take to give herself a chance at a better future. On average, college graduates in Tennessee earn \$16,000 a year more than their counterparts with only a high school diploma. Still, Jamie's freshman year at MTSU was filled with adjustments and challenges and at times, she felt like giving up. But, like Donna Horton, Jamie's mother would have none of it.

"We've seen too many of the kids she went to high school with give up on school and look for short-term money from a job," said Sherri Harris, Jamie's mother. "I don't want that for her."

Memphis Chamber of Commerce Vice President Andre Dean knows all too well the difference a small helping hand like a scholarship can mean for a young person with limited means. A product of public housing in Nashville himself, Dean received an MDHA Residents Association Scholarship as a high school graduate and was the keynote speaker for the scholarship award ceremony in which Sabrina and Jamie received their checks. For Dean, watching the two young women take those tentative steps toward self-sufficiency brought back old memories.

"Look at all the people gathered here today to celebrate your success," he told the scholarship winners. "There are lots of people who want you to succeed, we just need to know you've got a goal in your life and we'll do everything we can to support you."



FOR ROLLING MILL HILL, THE FIRST OF MANY FIRSTS

While the buzz surrounding MDHA's Rolling Mill Hill neighborhood continues to grow, 2012 saw a number of milestones that drew attention and accolades to the site of the former Metro General Hospital, south of downtown. Following the renovation of Metro's former bus barn and motor pool into Nashville's coolest new office spaces, the Trolley Barns hosted a number of open houses allowing visitors to see the unique rehabilitation of the historic 1930s era structures, along with the completion of the greenway adjacent to the Cumberland River. But it was a newer building, at the top of the hill, which created a new standard for affordability and sustainability among multifamily structures in Tennessee.

Nance Place was Rolling Mill Hill's first foray into "workforce" housing, a designation for residential units aimed at tenants earning 60% or less of the area's median income. Once Nance Place opened, its popularity confirmed the attractiveness of living downtown and the building was fully leased in less than four months. In addition to competitive rents, applicants were also drawn by the modern design which incorporates a range of sustainable features, including carpet, flooring, tile and cabinets built with

recycled content, Energy Star appliances and energy-efficient lighting.

Once complete, Nance Place became the first multi-family development in the state of Tennessee to be awarded LEED Platinum certification by the U.S. Green Building Council.

"Nance Place shows Nashville is committed to development which is on the cutting edge of both design and sustainability," said Nashville Mayor Karl Dean. "The certification of Nance Place shows we can succeed in making our city the greenest in the Southeast."

Nance Place was jointly designed by Moody • Nolan Architects and Dryden Abernathy Architecture and Design. In addition to incorporating interior sustainability features, the designers also utilized a "cool roof" which limits heat transfer, and a rainwater collection system which is used to irrigate plants in a courtyard in the center of the building. More than 80% of the materials left over from the construction phase of the project were recycled.

CHANGING NEIGHBORHOODS AND LIVES THROUGH NEIGHBORHOOD STABILIZATION

Ask most people where they live and they'll tell you about their neighborhood -- their neighbors, the parks or shops down the street, the daily commute to and from work. But neighborhoods are living, breathing places that can either grow and improve or decline and lose value. One of the most important pieces of MDHA's mission is to help neighborhoods avoid the decline and disinvestment that many times are difficult to reverse.

One of the tools MDHA has used is the Neighborhood Stabilization Program, a pool of federal funds aimed at helping homeowners battered by the national housing slump by reducing the inventory of foreclosed and abandoned structures populating their blocks. The challenge was daunting. MDHA was required to spend more than \$34 million in a way that positively impacted the community, and to also successfully manage the funds in a way which could successfully pass audits and would not be subject to charges of waste and abuse.

Late in 2012, MDHA successfully completed its administration of the first phase of funding, known as NSP1, initially awarded to the agency in 2008. In 2010, Washington followed with a grant under the program known as NSP2.

"This program was both a tremendous opportunity and a tremendous responsibility," says Joe Cain,

director of urban development. "We've stayed in close communication with our partners and established regular benchmarks so that everyone felt comfortable with our progress."

NSP1 funds were used to acquire foreclosed or abandoned properties and rehabilitate them for affordable homeownership or rental opportunities. Partnering with Woodbine Community Organization, Park Center, The Housing Fund, Reliant Realty, Welcome Home, and Pinnacle Financial Partners, MDHA's NSP1 program focused on three areas of Davidson County identified as those with the greatest need. Ultimately, 11 homeownership opportunities were created for low- to moderate-income homebuyers in North Nashville, including a subdivision that had been abandoned midway through construction. MDHA and its partners also created nearly 60 affordable rental units through NSP1.

NSP2 addressed 17 high-need census tracts in four Davidson County areas. MDHA was one of only 56 agencies nationwide to receive NSP2 funding, and the only grantee in Tennessee. MDHA partnered with The Housing Fund, Urban Housing Solutions and Woodbine Community Organization to implement the \$30.4 million award, and also worked with 15th Avenue Baptist CDC, Jefferson Street United Merchants Partnership, New Level CDC, and Be a Helping Hand Foundation to

address specific needs in North Nashville. NSP2 funding was utilized to acquire and rehabilitate single-family and multi-family units, for redevelopment/reconstruction of foreclosed or abandoned properties, and to provide financial assistance and create a financing mechanism for low- to moderate-income homebuyers. More than 100 properties were acquired, yielding nearly 450 rental and homeownership opportunities. Among the newly constructed rental housing is Uptown Flats, a 72-unit property on Dickerson Pike which serves as an example of affordable housing contributing to commercial revitalization along main corridors and has been recognized by area merchants with a neighborhood beautification award.

NSP has helped to strengthen Nashville neighborhoods through housing development and redevelopment, and has leveraged neighborhood stabilization as a springboard to neighborhood revitalization. By incorporating green building technologies, projects also are encouraging financial and physical well-being for residents. NSP will have a lasting impact on Nashville's citizens and neighborhoods, and will serve as a model for future growth in our city and beyond.

RECESSION SPARKS DEMAND FOR ASSISTANCE

The line of vehicles snaked down Dew Street in East Nashville past a cluster of smiling MDHA staffers as applicants for Section 8 Housing Choice Vouchers drove up and handed off their requests for subsidized rental assistance. March 26, 2012 marked the first time since 2008 that MDHA's Rental Assistance division accepted applications for vouchers and agency officials frankly worried the after-effects of the recession and pent-up demand might drive the number of applicants dramatically higher. But, for the first time in the agency's history, MDHA added an online application process to the mix, becoming one of the first public housing agencies in the country to allow online applications. Administrators considered the 2012 process an unqualified success.

"Our goal was to allow people to apply without forcing them to wait in a long line to submit paper applications," said Norman Deep, director, MDHA Rental Assistance. "Some applicants still wanted to hand in their paperwork manually, but there were a significant number who chose the online process and it sped up the process significantly."

The application period was preceded by a broad-based public education campaign, helping people understand the ease of using the online tool. Signage was posted at MDHA properties and outreach was made to the local media to explain the new process. MDHA also worked with the public library system in Nashville to help people understand they could use workstations at their local libraries to apply. At the end of the day, MDHA wound up with more than 16,000 names on the waiting list for vouchers, the majority of them coming online.

The success of the effort has shown MDHA that a significant number of individuals applying for vouchers can successfully navigate the online application process and the agency is planning on re-opening the application period in 2013. The use of web-based applications is also a step other public housing agencies around the country have noticed and soon may be following.

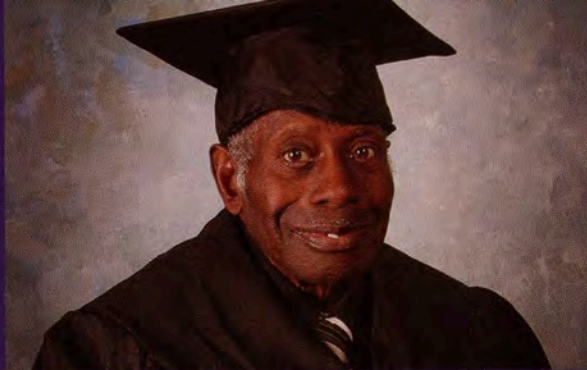
"We're making the application process quicker and more customer-friendly," said Deep. "That's something that everyone wants to do."



STATEMENT OF REVENUES AND EXPENSES AND CHANGES IN NET ASSETS

For the year ended September 30, 2012

	TOTAL ENTITY	PUBLIC HOUSING
OPERATING REVENUES		
Rentals	10,692,770	9,836,562
Governmental Revenues	89,991,462	18,258,773
Other Income	16,838,144	3,677,769
Total Operating Revenues	117,522,376	31,773,104
OPERATING EXPENSES		
Utilities	7,107,190	6,981,640
Maintenance	13,052,229	12,246,989
Housing assistance payments	36,832,249	-
Administration and other direct program costs	43,986,455	10,767,604
Depreciation	10,879,069	10,080,659
TOTAL OPERATING EXPENSES	111,857,192	40,076,892
OPERATING INCOME (LOSS)	5,665,184	(8,303,788)
NONOPERATING REVENUES (EXPENSES) AND TRANSFERS	(3,694,111)	8,217,623
INCOME (LOSS)	1,971,073	(86,165)
CHANGE IN NET ASSETS		
NET ASSETS, OCTOBER 1, 2011	340,746,479	230,844,540
NET ASSETS SEPTEMBER 30, 2012	342,717,552	230,758,375



TEMPORARY JOB, PERMANENT CHANGE

The year 1963 was a time of change for Nashville and for a young maintenance worker at the Veterans Administration hospital named Lem Majors. In Nashville, a young, vibrant and controversial president named John Kennedy addressed 30,000 people on the campus of Vanderbilt University. A young preacher named Martin Luther King, Jr., was organizing boycotts and sit-ins to protest segregation in Birmingham, Alabama, and a young student named James Meredith was trying to gain entrance to the University of Mississippi to get a degree.

For Lem, the frustration hit closer to home. He had quit his job because of his inability to get Sundays off. His plan was to take a couple of weeks off to do some chores around the house, then, look for employment elsewhere. When a neighbor approached him and suggested he apply at the Metropolitan Development and Housing Agency, Lem viewed it as a short-term solution to his unemployment, something to hold him over until a better opportunity came along.

Today, almost 50 years later, Lem Majors is still with MDHA. He laughs to think he's held on to his

"temporary" job for that long. "I can't hardly believe it," he says, smiling. "I was just going to stay here two weeks!"

Today, Lem works as a maintenance technician at MDHA's Gernert Studio Apartments, a high-rise structure for elderly and disabled tenants, where both staff and residents usually refer to him as "Mr. Majors."

"I started at MDHA before this building even existed," he says. "One of my earliest jobs was clearing this site to get it ready for construction."

But, if MDHA has undergone changes, they pale in comparison to the changes Lem has made in himself. Dressed in the gray pants and jacket of the MDHA maintenance staff, he leans forward and with a toothy grin makes a confession. "I quit school in the 8th grade," he says. "But, I always knew I should've kept going." With encouragement from his MDHA co-workers and a program which paid for school, Lem started attending classes at the Cohn Adult Learning Center and obtained his Graduate Equivalency Degree or GED. Still, it wasn't enough.

"I was proud that I got my GED, but something wasn't right," he says. "That certificate didn't look right hanging on the wall by itself."

Lem started talking to the admissions staff at American Baptist College in North Nashville and eventually reached an agreement to take classes at the school, long known as a birthing ground for some of America's leading African-American ministers. He admits his first attempts at class-

taking were difficult. It had been more than 30 years since obtaining his GED and more than a half-century since he'd been in a classroom full time. Lem says the faculty was patient with him, but some of his professors pushed him to try harder.

"Some of 'em were tough!" he says, shaking his head.

His pace was slower than most of the other students, but Lem persisted. Most days, he rode his bicycle to campus. School officials noticed he began having an impact on the other students as well. Seeing Lem Majors riding his ten-speed bike to class, especially on winter days in rain and snow, made younger students understand the value he placed on education.

"They saw that I wasn't just there because I had nothing to do," Lem says. "I had a goal and I wasn't going to let nobody stop me from achieving my goal."

Students started befriending Lem and a handful actually sought his advice. The life lesson he always imparted was to not let your friends block your progress.

"You've got an opportunity to do something with your life," he told them. "That means you don't have time for nobody who doesn't want to do something with their life, too."

At 83, he's still got a goal. But even though he now has an associate's degree from American Baptist, that doesn't mean Lem Majors is considering a career change. Most days, he can still be found waxing floors and keeping the grounds clean at Gernert.

RHYMIN' LOFTS?

Most artists will tell you they don't pay attention to reviews unless they're good. If that's the case for MDHA's Ryman Lofts building on Rolling Mill Hill, the reviews are in and it looks as if Nashville's got another hit on its hands.

The 60-unit apartment building is unique among properties in Tennessee because it expressly offers a preference for applicants involved in *"...the unique creation and public display or performance of visual arts, crafts, sound and performance art, film and television, theater, dance, music or literary arts...on a regular or progressive basis."* Such a preference is allowable under the Internal Revenue Service Tax Code and so-called "artists' buildings" have been a regular feature of the landscape in New York, Boston and New Orleans as well as other major arts meccas, but Ryman Lofts is a first for Nashville. The building was financed through the use of federal low-income tax credits and is income restricted. Tenants pay rents ranging from \$650 per month for a studio apartment to \$925 per month for a three-bedroom loft.

Once an applicant passes a credit and background check, he or she must submit examples of their work along with three letters of recommendation to a panel of respected artists and arts administrators. The panel decides whether the applicant meets the guidelines of being a practitioner of their art on a regular and progressive basis.

"I've been really impressed by the level of work being submitted to the Artist Committee," said Committee Chair Randy Goodman of the Music City Music Council. "We believed we'd get strong representation from people looking for a career in the music business and we did, but we've also gotten great applications from actors, writers and painters, too."

The idea grew from discussions by the Music City Music Council on strategies for building on the creative energy of Nashville. Former Council co-chair Mary Ann McCreedy and music industry executives Tim DuBois and Jody Williams were familiar with the success of similar projects in other cities and saw no reason why an apartment building for artists couldn't be a success here.

Some of the building's newest tenants agree.

"I waited for more than a year for the application window for Ryman Lofts to open," said photographer Steven Knapp, peering out the floor-to-ceiling window of his third floor apartment at a breathtaking view of the Nashville skyline. "I think it was worth it."





SUMMER IN THE SUN

When you were a kid, how much did you anticipate the arrival of summer?

For more than 2,000 young people from underserved neighborhoods in Nashville, the arrival of summer vacation means not just a break from school, but a chance to experience summer programs and activities made possible by the MDHA-sponsored Summer Youth Program.

In 2012, \$446,000 in competitively-awarded grants were issued to 30 local non-profit organizations to provide educational activities for kids between the ages of six and 18. Since the launch of the Summer Youth Program in 1997, more than 35,000 young people have taken part.

“Some of the programs for older kids allow them to take part in activities which help them make career choices,” says Angie Hubbard, director of Community Development for MDHA. “For the younger kids, it’s all about having fun, exploring new activities and maybe even developing a new skill or learning a little history.”

Being centered in Music City, the creative arts are a popular activity for summer programs. Volunteers at Rocketown held classes in music, songwriting and video editing for kids from the Napier and Sudekum housing

developments and staffers from an organization called Moves and Grooves helped young people from the Edgehill and Glencliff neighborhoods learn how to fight off childhood obesity through dance. An end-of-summer dance showcase by program participants drew an audience of more than 200 attendees.

Some of the programs help young people build confidence through new skills. Metro Parks, for example, taught more than 60 children how to swim over the summer and the Oasis Center helped kids from Bailey and John Early Middle Schools learn how to assemble and repair bicycles from spare parts. By summer’s end, the campers assembled 40 new bikes; 30 were taken home by the kids and 10 were donated as part of a service project.

In addition to summer fun, many of the program participants received a healthy lunch during the camps, making sure good nutritional habits carried over from the school year.

“They all have lots of stories to tell when they head back to school in the fall,” says Hubbard. “We hope the end result is that their eyes have been opened a little bit to their own potential.”

HOME RENOVATION

Most homeowners understand the need to continually invest in the upkeep of their property. Those investments in new roofs, more efficient heating and cooling technologies and modern amenities not only improve the quality of life for residents, but they make properties more valuable and cheaper to operate over the long run.

MDHA has undertaken a long-term plan to renovate its properties and, over the past decade, more than a dozen have been transformed. In 2012, the latest improvements to be unveiled were the high rises at Hadley Park and Vine Hill.

A beautiful sunny March day greeted dozens of residents at Hadley Park, along with Nashville Mayor Karl Dean, State Senator Thelma Harper, Representative Brenda Gilmore, Congressman Jim Cooper and dozens of dignitaries at the grand opening of the renovated Hadley Park Towers. The 45-year old high-rise apartment building for seniors and those with disabilities underwent a \$5.3 million dollar renovation in 2012 which included major

changes to the building's HVAC systems and the construction of new common areas, complete with wall displays commemorating some of the neighborhood's historic structures. Coincidentally, neighboring Hadley Park itself commemorated its 100th year as a Nashville city park in 2012, celebrating its transition from Civil War-era plantation to the site of an historic speech by abolitionist Frederick Douglass to a modern-day center of community life.

The grand opening of the Vine Hill Towers facility was held in November, with Mayor Karl Dean and Metro Council Member Sandra Moore as keynote speakers. The \$6.4 million dollar renovation of Vine Hill was the first major renovation of the building since its construction in 1978 and included the redesign of the units into 147 loft-style apartments on 10 floors.

Vine Hill also includes two floors of transitional housing for men moving from homelessness to more permanent residency. Two of the transitional housing

residents were invited to speak and the emotion of the moment brought home to everyone the important role Vine Hill plays in the community.

"I thank God every day for Vine Hill," said resident Marlin Dale Carpenter. "I was homeless and a drunk and now I've been sober for the past two years. I've got a job and I've got Vine Hill to thank for helping me. When I got the call that there was an apartment here available, I thought I'd died and gone to heaven. It's really been a blessing."

Mayor Dean pointed to the MDHA renovations as a wise use of funds made possible through the American Recovery and Reinvestment Act, passed by Congress.

"These projects have created jobs, put people to work and made significant parts of our community more energy efficient," said Mayor Dean. "Beyond that, we've created communities that have made a difference in people's lives."



THE GRADES ARE IN



In the real estate business, it's known as "curb appeal." The attractiveness of a property can draw the eye of someone passing by and raise the level of interest in a neighborhood as a place to call home.

At MDHA, we've focused on raising the curb appeal of the agency's properties, embracing the concept that everyone deserves a clean, safe home regardless of their financial circumstances. We've also embraced the concept of customer service, helping low-income citizens facing a wealth of challenges navigate the often complex maze of paperwork necessary to access federal housing programs.

The value of the agency's progress in both of these areas became apparent in 2012 when evaluations by the U.S. Department of Housing and Urban Development gave MDHA "high performer" status among public housing agencies nationwide as part of Washington's Section 8 Management Assessment Program (SEMAP) and Real Estate Assessment Center (REAC) inspections.

"I'm proud of our team because this is the result of the intense focus they've placed on making our

properties clean and presentable," said Jerry Seay, director, Asset Management. "We've made tremendous investments over the last decade in new technologies to make our units energy-efficient and more comfortable for our tenants. It takes tremendous effort to make sure these investments are maintained and stay up and running."

MDHA's Rental Assistance team opened applications for Housing Choice Vouchers in 2012 for the first time in four years. Despite tremendous demand as a result of the housing crisis and the fact that MDHA accepted online applications for the first time in the agency's history, the process went smoothly and the Rental Assistance team was able to handle more than 16,000 applications in record time.

"It was really a team effort that led to the results we saw on the Housing Choice Voucher applications," said Norman Deep, director, Rental Assistance. "We pulled together a team from our department, I/T, Communications and our software vendor responsible for the data collection and planned extensively for months before the application window opened. That planning really paid off."

In addition to the handling of applications, HUD also reviewed MDHA's ability to monitor rents to make sure they're reasonable compared to the overall market, inspect properties to make sure they meet federal living standards and to involve voucher holders in the Family Self-Sufficiency program, which teaches budgeting, saving and making sound financial choices.

The REAC inspections evaluate the physical conditions of MDHA's housing units, as well as the agency's financial and operational management of the sites and capital funding. In all, MDHA properties are graded on a 100-point scale and nine MDHA sites received near perfect grades of 98 or higher, including:

- Vine Hill Apartments, 601 Benton Avenue
- Vine Hill Towers, 625 Benton Avenue
- Levy Place, 303 Foster Street
- Parkway Terrace, 196 North 7th Street
- Andrew Jackson Courts, 1457 Jackson Street
- J. Henry Hale, 1433 Jo Johnston
- Edgehill Apartments, 1277 12th Avenue South
- Gernert Studio Apartments, 1101 Edgehill Avenue



HOW GREEN IS MY HIGH RISE?

If you were asked to name the 10 largest generators of renewable energy in Nashville, could you do it? Would you be shocked to learn that MDHA is on that list?

2012 saw MDHA pass a major milestone with the generation of its 500,000th kilowatt hour of renewable energy from solar panels installed on high rise buildings across the city. Those 700 solar panels atop Parthenon Towers, Edgefield Manor and Madison Towers were part of a comprehensive strategy by MDHA to reduce its carbon footprint, but while they may have been the most visible, they weren't the only steps taken. MDHA also invested in high-efficiency EnergyStar appliances, compact fluorescent lights, low-flow plumbing and state-of-the-art variable refrigerant volume (VRV) heating and air conditioning systems in the high rises to give residents greater control over their comfort. In addition, MDHA installed geothermal heating and cooling systems in more than 130 housing units.

"These investments will pay off for MDHA in the near term and the long term," said Harold Haynes, director, Construction. "The more efficient systems have gotten positive reviews from our engineers, and from our residents, too. It's being seen in lower electric bills for our tenants."

The metrics being used to measure the benefits of MDHA's investments in sustainability are remarkable.

Since their installation in 2010, MDHA's solar panels have generated enough electricity to power all the neon lights on Lower Broadway for more than a year. The hardware for the panels comes from the Sharp Electronics facility in Memphis and is designed to be upgradable as the ability of solar panels to generate electricity improves with technology.

Investing in water consumption technologies has reduced MDHA's total water usage by more than 174 million gallons.

The renewable energy generated by MDHA is equivalent to the removal of 345 metric tons of carbon from the atmosphere. That's equal to the permanent removal of 60 cars from the road.

And the savings aren't just limited to particulate, either. MDHA's investments have also removed more than 143 million pounds of carbon dioxide from the atmosphere, along with 1 million pounds of sulphur dioxide.

"I'm proud of the fact that MDHA is looking closely at the most efficient ways of delivering services to our residents," said Ralph Mosley, chair, MDHA Board of Commissioners. "For people living on fixed incomes, every step we take to lower utility costs saves money for our agency and our customers."



**METROPOLITAN DEVELOPMENT
AND HOUSING AGENCY**

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