



2019

ANNUAL REPORT

////////////////////  
BREAKING GROUND | BREAKING BARRIERS



[nashville-mdha.org](http://nashville-mdha.org)

The mission of **MDHA** is to create quality affordable housing opportunities, support neighborhoods, strengthen communities and help build a greater Nashville.

## MDHA Board of Commissioners

The Metropolitan Development and Housing Agency (MDHA) 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 give staff guidance in carrying out the Agency's responsibilities within the framework of federal, state and local law.

The staff of MDHA would like to thank the Commissioners for their time, dedication and wisdom. We are grateful for their service and continued support of MDHA and its mission.

### Current MDHA Board of Commissioners:



**Bill Purcell**  
• Chair & Commissioner – December 2019 to present



**Emily Thaden**  
• Vice Chair for Housing – December 2018 to present  
• Commissioner – January 2017 to November 2018



**Aole Ansari**  
• Vice Chair for Development – January 2019 to present  
• Commissioner – January 2018 to December 2018



**Antoinette Batts**  
• Commissioner – July 2013 to present



**Kay Bowers**  
• Commissioner – 2019 to present



**Marcus Campbell**  
• Commissioner – July 2019 to present



**Paulette Coleman**  
• Commissioner – December 2019 to present

### MDHA Board of Commissioners Who Also Served in 2019:



**Charles Robert Bone**  
• Chair – September 2018 to November 2019  
• Commissioner – February 2016 to August 2018



**Ralph Mosley**  
• Commissioner – September 2018 to September 2019  
• Chair – January 2012 to August 2018  
• Commissioner – November 2007 to December 2011



**Mimiimah Basheer**  
• Commissioner – March 2012 to March 2019

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## Message from the Executive Director

2019 was a busy and productive year for MDHA as we completed and broke ground on hundreds of new apartments across the city and moved forward with our Envision efforts.

- We completed a total of 134 new apartments and broke ground on 436 units.
- Thanks to public-private partnerships, we helped construct and preserve approximately 1,200 affordable apartments in Davidson County in 2019.
- We successfully closed our Rental Assistance Demonstration (RAD) transaction converting 5,469 public housing units to Project-Based Rental Assistance (PBRA). The transfer allows MDHA property staff to improve services to residents as well as the quality and care of the apartments and grounds.
- At Envision Cayce, our first Envision process, we celebrated the opening of Kirkpatrick Park Apartments, our second new residential construction and first mixed-income development in the community. Kirkpatrick Park Apartments features 94 apartments. We also broke ground on our fifth new residential construction for Envision Cayce. Red Oak Flats features 102 apartments, with 45 set aside for current Cayce Place families.
- We kicked off the Uplifting People part of the Envision Napier and Sudekum Transformation Plan with an expansion of our ConnectHome program. When ConnectHome at Napier Place and Sudekum Apartments is complete, we will have provided nearly 1,000 laptops and two years of free high-speed internet to school-aged children in the two communities.
- After a nearly two-year resident-led, community supported planning process, we completed our third Envision Transformation Plan at Edgehill Apartments.
- Eleven of our families made the move from subsidized housing to home ownership. Many became first-time homeowners with the help of MDHA staff and Habitat for Humanity of Greater Nashville.
- We broke ground on a 39-unit affordable housing development for Veterans experiencing homelessness in Nashville. Curb Victory Hall was made possible through a unique public/private partnership. It is being built in the Edgehill neighborhood next to Operation Stand Down Tennessee (OSDTN), which will provide wrap around services to the Veterans who will live there.
- We opened Harper Cove Flats, a 40-unit workforce housing development in Bordeaux named in honor of former Tennessee State Senator Thelma Harper. This complex, which is located in the Bordeaux Redevelopment District, was built with substantial feedback from Bordeaux neighbors and officials. Harper Cove Flats will provide housing for those in professions such as teachers and firefighters, which is what neighbors and officials asked MDHA to bring to the district.
- Nearly 200 MDHA residents benefited from MDHA's Work Readiness Program, which assists with driver's license reinstatement, voter rights restorations and employment and job placement.

These achievements would not be possible without the support of our many partners. With your help, we look forward to creating even more opportunities for our residents and the city of Nashville in 2020.

James E. Harbison  
Executive Director



## Affordable Homes for the Brave

In the land of the free, MDHA is helping to provide affordable homes for the brave. Located in the Edgehill neighborhood next to OSDTN, Curb Victory Hall will be a 39-unit apartment complex for Veterans experiencing homelessness.

It's all possible thanks to a unique public/private partnership involving MDHA, OSDTN, Giarratana LLC, the Tennessee Housing Development Agency (THDA), the U.S. Department of Housing and Urban Development (HUD), the Veterans Affairs Tennessee Valley Healthcare System (TVHS) – and music industry executive and philanthropist Mike Curb.

“As a Veteran, this project certainly hits home for me personally,” said MDHA Executive Director Jim Harbison. “But for our Agency and our city, this kind of collaboration is what we need to truly make an impact.”

Curb Victory Hall is scheduled to be complete in summer 2020. Once it's finished, OSDTN will provide wraparound services to the Veterans living there. MDHA will manage the property and administer the 37 HUD-Veterans Affairs Supportive Housing (HUD-VASH) vouchers for the development.



## New Affordable Apartments for Baby Boomers

In booming Davidson County, baby boomers now have more affordable housing options, thanks to the 2019 opening of Elmington Capital's new 209-unit apartment complex for persons 62 and older.

Located in Old Hickory, Robinson Flats offers one- and two-bedroom apartments. Each unit features a washer and dryer, stainless steel appliances and a balcony or patio. On-site amenities include a fitness center, business center, lounge and several common areas.

Robinson Flats is possible thanks to a public/private partnership involving MDHA, THDA and Elmington Capital. MDHA supported the new development by providing tax abatement through the city's PILOT program, which is facilitated and administered by MDHA and approved by Metro Council. MDHA also awarded 209 vouchers for the development, which ensures the units remain affordable for 20 years.



## New Affordable Housing for Families

Across town, another developer is building affordable housing for families. In September 2019, MDHA joined LDG Development for the groundbreaking ceremony of Buffalo Trail, a 240-unit apartment complex featuring two- and three-bedroom apartments for families earning 30% to 80% of the Area Median Income (AMI).

Buffalo Trail is being built on 18 acres at 3711 Dickerson Pike in Nashville. On-site amenities will include a swimming pool, clubhouse, business center, fitness center, community kitchen and a dog park. Construction is scheduled to be complete in December 2020.

Buffalo Trail is made possible with the help of many partners including MDHA and THDA, but it all started with LDG Development and their willingness and dedication to bring new affordable housing to Nashville. MDHA supported LDG Development's efforts by awarding the development a PILOT and 60 vouchers.



Thanks to public/private partnerships, MDHA helped construct and preserve approximately 1,200 affordable housing apartments in Davidson County in 2019. More than 1,000 of those units were due to PILOT and voucher awards.



## Affordable Housing Preservation Efforts Earn State Award

Another public/private partnership preserved hundreds of affordable housing apartments in Nashville and earned MDHA and LHP Capital Inc. a Tennessee's Best award from THDA.

The awards are given to individuals or organizations whose work makes a meaningful impact on affordable housing in Tennessee. LHP Capital Inc. and MDHA received the Impact Award for the purchase, preservation and renovation of Trevecca Towers, a 564-unit senior retirement facility.

LHP Capital Inc. acquired the development in 2018. MDHA awarded a Payment in Lieu of Taxes (PILOT) for 10 years and 79 vouchers to support the preservation of the development. THDA allocated more than \$90 million in resources for renovations.





### Hats Off to Harper Cove Flats

It's hats off to Harper Cove Flats! Nashville Mayor John Cooper, Councilman Jonathan Hall, Sen. Brenda Gilmore and other elected officials joined MDHA staff on Nov. 19, 2019, for a ribbon cutting and open house celebrating 40 new workforce apartments in Bordeaux. The new development is named in honor of former state Sen. Thelma Harper, who attended as the guest of honor.

Harper became the first African-American female state Senator of Tennessee following her election in 1991. When she retired in 2018, she was the longest serving female senator in Tennessee history. She has maintained a decades-long presence in the Bordeaux community.

"I am thrilled to see new development in Bordeaux. Twenty-nine years ago, I was arrested while protesting to close the Bordeaux dump, so it's surreal having Harper Cove Flats being named in my honor," said Harper. "This is truly an exciting moment my family and I will forever remember."

Harper Cove Flats is the first new development in the Bordeaux Redevelopment District. It is designed to provide housing for those in professions such as teachers and firefighters, which is what the Bordeaux community requested.



Ribbon cutting attendees were encouraged to wear a hat in homage to Harper's signature style

#### Harper Cove Flats

- Funding:**
- Land formerly owned by Metro and deeded to MDHA
  - Community Development Block Grants Disaster Recovery (CDBG-DR)
  - Private loan from First Advantage Bank

**Architect:**  
EOA Architects

**Contractor:**  
R.G. Anderson Company Inc.

### Home Sweet Habitat Home

"Goodall residence!" calls 14-year-old Jaiyana "Yana" Goodall, announcing the arrival of the cable representative to her mother, Curesha Goodall, who closed on the newly built Habitat home in Nashville's Park Reserve exactly a week prior. Not long ago, this scene seemed like just a dream to the Goodalls who had been living at MDHA's J. Henry Hale Apartments since 2007. But, thanks to the 2019 Jimmy & Rosalynn Carter Work Project, spearheaded by Habitat for Humanity, Curesha was able to open the door to making homeownership a reality.

As a resident at J. Henry Hale Apartments, Curesha enrolled in MDHA's Family Self-Sufficiency (FSS) program which initiates a goal-oriented plan, as well as an interest-bearing escrow account, in the name of each participant.

In 2019, 11 MDHA residents or Section 8 participants became homeowners, many with the help of MDHA social services programs and Habitat for Humanity of Greater Nashville.

In addition to providing Home Investment Partnerships Program (HOME) funds to help build four homes, MDHA was represented on-site by staff who volunteered during the Carter Work Project to work alongside homeowners like Curesha as they built their new homes.



Today, Curesha and Yana are sitting in their living room where only a few months before Curesha had been learning to caulk by practicing on the windows now letting in gorgeous natural light.

When asked about what she's most excited about in the house, Curesha answers, "My room, because it has the bathroom and it has the walk-in closet. I've never had my own personal bathroom."

Yana echoes her mother's sentiments with a big smile. "I'm happy I have my own bathroom," she adds. "I'm so giddy about it!"





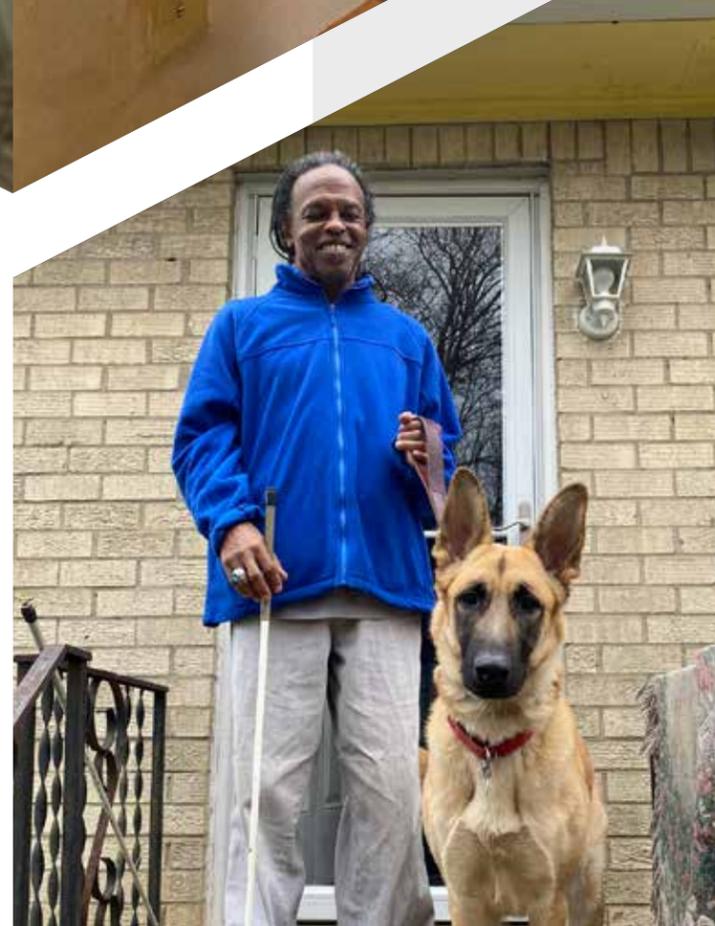
### Say What? MDHA Home Repair Program Brings Talking Thermostat to Man Who is Blind

In most homes, it may be cause for concern to hear an automated voice coming from the other room. But in Orlando King's house, it's cool – literally.

"The thermostat setting is 73 degrees," says King's new talking thermostat as he adjusts the temperature with a grin.

"Remarkable. Life-changing. Game changer. It's very nice!" King says. "Now I know exactly how cool I can be, and MDHA brought it to fruition."

The talking thermostat is not the only new piece of technology in King's home. King, who is blind, went for four decades without any central heat or air in his North Nashville home. That changed in 2019 after he decided to apply for a Heating Ventilation and Air Conditioning (HVAC) unit through MDHA's Home Repair Programs.



MDHA's Home Repair Programs aims to preserve affordable housing options for income-eligible Nashvillians. One way it does that is by addressing non-functioning and, for some, such as King, nonexistent HVAC units. The application process includes verifying the applicant is within income range and meets other requirements. Because the program prioritizes homes occupied by a person who has a disability, staff often visit the homes of applicants to help them complete the process.

"We want to be able to come to a person's home when that is easier for them due to obstacles they may face," said MDHA Home Improvement Supervisor Marchelle Perry. "Mr. King allowed us to come and help him fill out his paperwork and complete his application."

Once his application had been submitted and approved, Perry was in contact with King throughout the installation process to ensure his expectations were being met.

"Ms. Perry is so knowledgeable and professional," King said. "On several occasions, she came by to check on the progress." At first, a standard thermostat was installed with the new HVAC system. When a talking thermostat became available, crews returned to install the new piece of technology in King's home.

"It has economical benefits for me as someone who is visually impaired," King said. "Before, my grandchildren would come for a visit and turn the thermostat up, and I wouldn't know about it until I got my bill!"

And the thermostat does more than tell King the temperature. It also gives him important reminders.

"As it gets closer to the first of the month, the thermostat will remind me it's time to check my air filter," King said.

In 2019, MDHA served 153 households through its Home Repair and Weatherization programs. The programs are funded via Community Development Block Grants (CDBG) and federal funds through Tennessee Valley Authority (TVA).

King says he encourages more individuals to consider applying.

"MDHA has a remarkable program that assists and facilitates all the needs necessary to bring a person's home up to standard in today's world," he said. "It's made my house feel like a home."





## Envision Cayce Progress Garners National Attention

Envision Cayce is MDHA's first Envision, and it serves as a blueprint for MDHA's other resident-driven and community-supported Envision plans. The Envision Cayce Master Plan was completed in July 2014, following 16 months of planning. A mixed-income, mixed-use community, the Plan calls for more than 2,000 units and ensures a one-for-one replacement of existing affordable units, while adding new affordable, workforce and market-rate housing. The Plan also includes active green space and amenities such as a grocery, school and commercial services.



### 2019 Initiatives

Kirkpatrick Park Apartments is Envision Cayce's first mixed-income development. Tenants began moving into the 94 apartments in April 2019, and MDHA was joined by representatives from HUD, state and local officials and Cayce Place residents and stakeholders for a grand opening and open house in summer 2019.

Later that summer, THDA, HUD, state and local officials joined MDHA for a groundbreaking ceremony at the future site of Red Oak Flats, Envision Cayce's fifth new residential construction and fourth mixed-income development. Red Oak Flats is a four-story apartment building and features 102 mixed-income apartments.

Envision Cayce made major strides in 2019 – and leadership on a national level noticed. HUD Secretary Ben Carson came to see for himself in November, and while he was impressed by the well-built, beautiful units he toured at Kirkpatrick Park Apartments, perhaps the most impactful part of his visit were the testimonies he heard firsthand from Cayce Place residents who had moved to brand new units through Envision Cayce.

"I used to be homeless," Pauline Hunter told Carson. "My life has changed so much for the better since I moved into my new home."

After the tour, Tennessee Gov. Bill Lee joined Carson, MDHA staff and other local leaders for breakfast and a discussion on housing.

While headway is exciting and support from national leadership is vital, MDHA will continue to focus on what is most important and arguably the impetus for the entire Envision Cayce process – the needs of current residents, the advocacy of the community and the progress that will ultimately help build a better Nashville for all.



### Kirkpatrick Park Apartments

**Funding:**

- HUD insured loan
- HUD rental subsidy for the 36 PBRA apartments
- Funding from Metro Capital Improvements Budget
- Land swap with Metro Parks
- HOME funding
- MDHA cash equity

**Architect:**

Smith Gee Studio

**Contractor:**

R.G. Anderson Company Inc.

### Red Oak Flats

**Funding:**

- Low-Income Housing Tax Credits (LIHTC) awarded by THDA
- Community Investment Tax Credit (CITC) loan approved by THDA and the Tennessee Department of Revenue
- HUD rental subsidy for the 45 PBRA apartments
- Market-rate loan
- HOME funding
- MDHA cash equity

**Architect:**

EOA Architects

**Contractor:**

R.G. Anderson Company Inc.

### A Foundation for Envision

With the Envision planning process as a foundation, MDHA launched initiatives and finalized concepts in 2019 to strengthen the cornerstones for both Envision Edgehill Apartments and Envision Napier and Sudekum – the communities.



#### Envision Edgehill Apartments Plan Completed

In August 2019, the Envision Edgehill Apartments Plan was completed as result of a nearly two-year resident-led, community-supported planning process. Some of the highlights of the Plan include a mixed-use, mixed-income community, including a one-for-one replacement of all existing subsidized units, and an equitable distribution of greenspace through the community. Residents, neighbors and community partners also indicated a need for expanded early learning, after-school and summer programming and a community safety initiative, which were all incorporated into the Plan.

#### ConnectHome Expands to Napier Place and Sudekum Apartments

MDHA's HUD funded Envision Napier and Sudekum Plan calls for a mixed-use, mixed-income community, including a one-for-one replacement of all existing apartments. The 20-month planning process included more than 60 meetings and events. In August 2019, Metro Council approved the Specific Plan (SP) Rezoning to enable Envision Napier and Sudekum, and the SP became effective on Sept. 3, 2019.

During the planning process, residents identified students' lack of digital literacy as an obstacle for youth in the community. To help mitigate this issue and allow MDHA to focus on the Uplifting People part of the plan, MDHA expanded the ConnectHome program to Napier Place and Sudekum Apartments in fall 2019. In three months, 87 school-aged children had attended training sessions, hosted by MDHA and its partners, and received a new laptop with one-year of accidental damage protection and two years of high-speed home internet paid for by MDHA. When ConnectHome at Napier Place and Sudekum Apartments is complete, MDHA will have provided nearly 1,000 laptops to youth in the two communities.



### Preparing MDHA Residents and Staff for Independence

In 2019, MDHA Work Readiness Coordinator Stephanie Harris helped 194 residents overcome obstacles to better employment such as driver's license reinstatements, criminal record expungements and lack of employment history. She has also assisted a handful of MDHA staff including CWA Plaza Apartments Maintenance Technician Lamont Mathers and Groundskeeper Alanna Glenn, who is also an MDHA resident.

"Before she came, I thought it was a lost cause," Glenn said. "I've never had a driver's license before, and Ms. Stephanie walked me through the steps I needed to take."

In late 2019, the Work Readiness program was awarded a \$25,000 grant from Fifth Third Bank to support Harris' efforts in 2020.



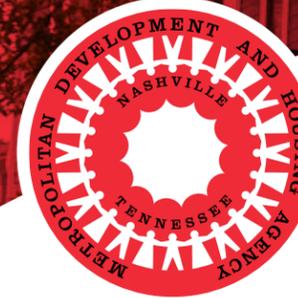
### MDHA Matches Peaches Manning Scholarship for High School Students

When young people are driven to succeed, an education is key to unlocking their full potential. For more than 30 years, the Resident Associations (RA) at MDHA have been awarding scholarships to select high school seniors who have excelled in school and live at MDHA properties. On July 29, 2019, at MDHA's annual celebration honoring the Peaches Manning Scholarship recipients, MDHA Executive Director Jim Harbison announced that the Agency would match the RA's funds starting in 2019 and onward.

"Education is key, and I want to make sure you have what you need to succeed," said Harbison. "We are optimistic these additional funds will make a great impact."

The RAs Presidents Council renamed the scholarship in 2016 to honor longtime community liaison and MDHA employee Peaches Manning, who worked with the RAs to establish the MDHA Scholarship Committee in 1985. She passed away in 2015 after 38 years of service to MDHA and its residents. MDHA is glad to partner with the RAs in commemorating her legacy and supporting students on the road to success.

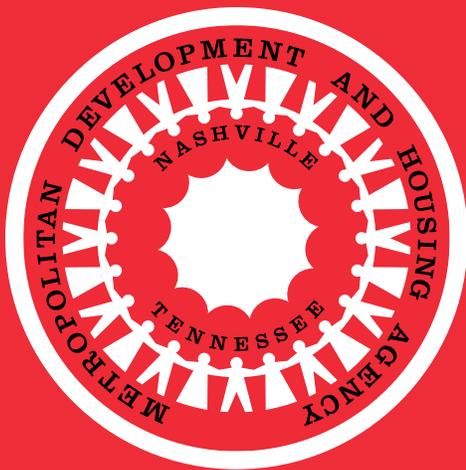




## Statements of Revenues, Expenses and Changes in Net Assets for 2018 and 2019

### YEAR ENDED

	Sept. 30, 2018	Sept. 30, 2019
<b>REVENUES</b>		
Tenant Income	\$20,707,771	\$23,312,819
Governmental Revenues	\$104,349,124	\$103,377,830
Other Income	\$26,013,750	\$22,817,513
<b>TOTAL REVENUES</b>	<b>\$151,070,645</b>	<b>\$149,508,162</b>
<b>EXPENSES</b>		
Utilities	\$8,795,336	\$8,928,623
Maintenance	\$18,297,584	\$20,361,660
Housing Assistance Payments	\$48,066,696	\$48,915,770
Administration and Other Direct Costs	\$33,078,890	\$43,855,427
Depreciation	\$14,049,334	\$14,442,158
<b>TOTAL EXPENSES</b>	<b>\$122,287,840</b>	<b>\$136,503,638</b>
<b>CHANGE IN NET POSITION</b>	\$28,782,805	\$13,004,524
<b>NET POSITION</b> - Beginning of Year	\$350,079,897	\$378,862,702
<b>NET POSITION</b> - End of Year	\$378,862,702	\$391,867,226



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