

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.