Metropolitan Development and Housing Agency

March 28, 2015



Mission Statement

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



Urban Development

Redevelopment Districts

- Established to ensure the use and long-term viability of the urban areas that they encompass.
 - Land Use Controls
 - Design Review
 - Tax Increment
 - Acquisition and Eminent Domain



Community Development

- Metropolitan Nashville-Davidson County Consolidated Plan (2013 – 2018)
 - Regulated by 24 CFR Part 91
 - Annual Action Plan 2015 2016 Public Comment period ends March 30, 2015
- HOME, CDBG, ESG, HOPWA
 - Funding levels vary and are generally decreasing; roughly \$7.3M for 2015 total
 - Various programs, a part of which are for affordable housing.
 - Most programs executed by Non-profits, but funds administered by MDHA



Consolidated Plan Priorities

- 1. Increase Supply of Affordable Housing
- 2. Strengthen Collaboration among Service Providers
- 3. Increase access to Healthy Food Choices
- 4. Decrease Homelessness
- 5. Implement Place-Based Strategies for Community Development
- 6. Provide Summer Youth Programs for low/mod Youth & Children
- 7. Provide Housing Assistance for Persons with HIV/AIDS
- 8. Affirmatively Further Fair Housing Choice



Funding History – By Grant (page 34)

	CDBG	HOME	ESG	HOPWA
2005	\$ 5,622,641.00	\$ 3,399,015.00	\$ 217,772.00	\$ 840,000.00
2006	\$ 5,049,225.00	\$ 3,144,909.00	\$ 216,274.00	\$ 737,000.00
2007	\$ 5,104,777.00	\$ 3,113,721.00	\$ 217,772.00	\$ 757,000.00
2008	\$ 4,846,903.00	\$ 2,980,179.00	\$ 219,948.00	\$ 795,000.00
2009	\$ 4,984,105.00	\$ 3,270,421.00	\$ 215,801.00	\$ 829,966.00
2010	\$ 5,393,336.00	\$ 3,263,718.00	\$ 218,915.00	\$ 903,441.00
2011	\$ 4,508,020.00	\$ 2,880,319.00	\$ 341,417.00	\$ 911,759.00
2012	\$ 4,262,373.00	\$ 1,791,694.00	\$ 390,383.00	\$ 900,557.00
2013	\$ 4,694,678.00	\$ 1,855,995.00	\$ 310,953.00	\$ 852,786.00
2014	\$ 4,606,281.00	\$ 1,933,490.00	\$ 381,390.00	\$ 914,427.00
2015	\$ 4,625,859.00	\$ 1,770,963.00	\$ 410,588.00	\$ 923,834.00



CDBG Project Budget (breakout of page 35)

Program	2015 Allocation	Estimated F Incom	-	Ca	arryforward		TOTAL
Acquisition & Related Activities	\$ 115,000.00	\$	0.00	\$	0.00	\$	115,000.00
Administration & Planning	\$ 925,170.00	\$ 4	40,000.00	\$	0.00	\$	965,170.00
Economic Development	\$ 725,299.00	\$	0.00	\$	465,000.00	\$ 1	1,190,299.00
Housing	\$ 2,020,390.00	\$ 21	10,000.00	\$	800,000.00	\$ 3	3,030,390.00
Public Facilities & Infrastructure	\$ 250,000.00	\$5	50,000.00	\$	400,000.00	\$	700,000.00
Public Services	\$ 565,000.00	\$	0.00	\$	100,000.00	\$	665,000.00
Other: Nonprofit Capacity Building	\$ 25,000.00	\$	0.00	\$	25,000.00	\$	50,000.00
TOTAL	\$ 4,625,859.00	\$ 30	0,000.00	\$ 1	,790,000.00	\$ 6	6,715,859.00



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Housing Activities (page 39)

CDBG	Acquisition	\$	115,000.00	1	Properties				
	H/O Rehab	\$	1,890,390.00	190	Households				
	HVAC Replacement	\$	300,000.00	60	Households				
	Rental	\$	250,000.00	7	Households				
	DPA	\$	50,000.00	5	Households				
	Delivery	\$	490,000.00	N/A	N/A				
	Services	\$	50,000.00	N/A	N/A				
	NP Capacity Building	\$	50,000.00	10	Entities				
		Total CDBG \$	3,195,390.00						
HOME	Homebuyer (DPA)	\$	200,000.00	20	Households				
	Homebuyer (NC)	\$	181,200.00	1	Households				
	H/O Rehab	\$	109,067.00	2	Households				
	Rental (Rehab)	\$	160,000.00	3	Households				
	Rental (NC)	\$	1,704,867.00	20	Households				
		Total HOME \$	2,355,134.00						
	TOTAL CDBG & HOME \$ 5,550,524.00								



Affordable Housing

- Affordable housing is housing deemed affordable to those with a modest income, 80% Area Median Income (AMI) or less, where housing costs, including utilities, does not exceed 30% of a family's disposable income.
- Disposable income is a family's total compensation, including salary, overtime, bonuses, commissions and paid leave, less the deduction of health insurance premiums and current personal taxes.
- In Nashville, there are 29,898 units of affordable housing funded by, and under the compliance of, the U.S. Government

*Source: U.S. Department of Housing and Urban Development; definition is for rental units only; does not address ownership.



Income Levels for Affordable Housing

- Moderate income is defined as between 80% and 120% of AMI. For Nashville, AMI is \$64,000 for a family of four (\$51,200 - \$76,800).
- Low income is defined as 50% to 80% AMI. For Nashville, \$32,000 - \$51,199. Affordable housing for moderate income levels are also described as workforce housing.
- Very low income is defined as 30% to 50% AMI; \$19,200 to \$32,000 for Nashville.
- Extremely low income is defined as below 30% AMI; less than \$19,200 in Nashville for a family of four. Very low and extremely low income levels generally qualify for Federally subsidized affordable housing.



Federal Housing Act of 1937

- Catherine Krause Bauer Wurster (1905 1964)
 - Colleague and friend of Eleanor Roosevelt
 - Creator of "Housers"
 - Information and Operations Director of the U.S.
 Public Housing Agency 1934 1936
 - Author of the Federal Housing Act of 1937
- Federal Housing Act of 1937



- No housing agency can be a part of local government
- No Public Housing land or buildings may be owned by a Public Housing Agency (PHA); deed held under a declaration of trust
- USG committed to provide sufficient funds under operating and capital appropriations to maintain "safe and affordable Public and Indian Housing"



MDHA Section 8 Vouchers

- 7,481 families served through HUD subsidized housing vouchers provided under Section 8 of the Federal Housing Act:
 - 6,591 Housing Choice Vouchers
 - 416 Veteran Homeless Vouchers
 - 348 Shelter Plus Care & Single Room Occupancy Program
 - 94 Housing for People with Aids
 - 32 Project Based Vouchers for Homeless Veterans
- 30% and below Area Median Income (AMI)
- 1,200 landlords currently accepting vouchers, but we need more
 - Call Norman Deep at 615-252-6517



MDHA Section 9 Public Housing

- Through the federal subsidized public housing program, MDHA provides housing to more than 5,399 families.
 - 20 properties
 - Four types of public housing
 - Contemporary
 - Elderly and Disabled
 - Elderly Only
 - Family
- 30% and below Area Median Income (AMI)



Contemporary Properties

- Completely rebuilt since 2000
- Residents must have at least \$10,400 in annual income and pay their own utilities.
 - Historic Preston Taylor
 - J. Henry Hale
 - Levy Place
 - Parkway Terrace
 - Vine Hill Apartments



Levy Place



J. Henry Hale Apartments





Elderly and Disabled Properties

- Residents must be at least 50 years old or disabled.
 - Hadley Park Towers
 - Madison Towers
 - Parthenon Towers
 - Vine Hill Towers



Parthenon Towers



Elderly Only Properties

• Residents must be 62 years of age or older.

- Carleen Batson Waller Manor
- Edgefield Manor
- Gernert Studio Apartments



Gernert Studio Apartments



Edgefield Manor



Family Properties

- The following properties are made up of a mix of individuals, families and seniors:
 - Andrew Jackson Courts
 - Cayce Place
 - Cheatham Place
 - Cumberland View
 - Edgehill Apartments
 - Napier Place
 - Sudekum Apartments
 - Neighborhood Housing (Scattered Sites)



Neighborhood Housing



Market Rate Units

- A total of 125 market rate units mixed in among four public housing properties
 - 1 bedroom rates start at \$630
 - 2 bedroom rates start at \$671
 - 3 bedroom rates start at \$767
 - Historic Preston Taylor Apartments
 - J. Henry Hale
 - Levy Place
 - Vine Hill



Historic Preston Taylor Apartments



MDHA-Owned Affordable Housing

- MDHA-owned affordable housing or rent restricted properties
 - Conviser Drive
 - Georgia Court
 - Lenore Gardens
 - Nance Place
 - Ryman Lofts
 - Townhomes at Montague
 - Uptown Flats



Nance Place



Other Nashville Affordable Housing Not MDHA

- HUD subsidized Project Based Rental Assistance (PBRA) provided under Section 8 of the Federal Housing Act: 5244 apartments/families (30% AMI; private owners with 20 year contracts to USG HUD; James Robertson)
- IRS subsidized Low Income Housing Tax Credit (LIHTC) provided through Tennessee Housing Development Agency (THDA): 7234 apartments/families (60% AMI; private owners, non-profits and MDHA)
- Rental and Ownership Homes constructed under HOME grants: 4,415 houses/families (30% AMI; private owners and non-profits; HOME program run by MDHA; but properties controlled by HOME grant recipients)

Source: HUD and THDA; Does not address voluntary affordable housing provided by owners who do not receive any subsidy



USG Housing Programs Supporting Nashville

- Section 8 of the Federal Housing Act (HUD)
 - PBRA (private owners)
 - PBV (MDHA \$45,000/year)
 - Housing Choice Vouchers (\$35M/year, MDHA)
- Section 9 of the Federal Housing Act (HUD, \$33M/yr, MDHA)
- LIHTC (THDA administered) Private, MDHA and nonprofits
- HOME, CDBG, ESG, HOPWA (About \$6M/year, MDHA)
 - Various programs, a part of which are for affordable housing.
 - Most programs executed by Non-profits, but funds administered by MDHA



HOME Funding

 In conjunction with the Barnes Fund, MDHA awarded \$3.3 million in HOME and UDAG funds to 3 nonprofits in 2014.

 43 new affordable housing units to be completed in 2015

• MDHA awarded \$1.7 million to developer for gap financing for a multi-family development with 240 new affordable units. Construction to begin this year.





Envision Cayce: Major Themes

- Preserve public and affordable housing units; minimize disruption to residents
- Retain/improve key community assets
- Retain, but improve park and open space
- Expand retail options
- Maximize neighborhood potential views and proximity to downtown, highway, gateway to East Nashville



Envision Cayce: Highlights

- Meetings with Cayce Place Residents
- Meeting with Lenore Garden Residents
- Public Meetings + Community Charette
- Community Advisory Group (CAG)
- Interviews with key stakeholders
- Door to Door Resident Survey
- Market Assessment
- Existing Conditions Assessment





Envision Cayce: Master Plan





