

CELEBRATING **2021**

ANNUAL REPORT



CELEBRATING
THE NUMBERS

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30,000

Nashvillians housed



1,322

individuals and families
experiencing homelessness
permanently housed through
MDHA's Section 8 programs.
524 are Veterans

717

landlords accepting
Section 8 vouchers,
including 96 new landlords



5,664

PBRA apartments

403

units in 8 other
MDHA owned
affordable
and workforce
properties
under private
management

1000

apartments under
construction

7,586

Section 8 vouchers

361

workforce and
market-rate units in 5
MDHA mixed-income
communities

330

households through the Shelter
Plus Care Program & Single Room
Occupancy Program (SRO)



40

units in a workforce
apartment community



new apartments completed

147

items reviewed by the
Design Review Committee



employees

98

residents assisted with no-interest
loans for expunction and driver license
reinstatement, resulting in more than

\$50,000
in waived fines and fees

4,948

households served through HOME,
CDBG, ESG and HOPWA programs

242

23

summer enrichment
programs funded to
benefit 919 youth

327

residents benefited
from MDHA's Work
Readiness Program

11

redevelopment
districts overseen

51,765

services rendered to residents at our
elderly and disabled properties

58

new hires

CELEBRATING LEADERSHIP

A MESSAGE FROM THE EXECUTIVE DIRECTOR

MDHA staff worked tirelessly in 2021 to help individuals and families find affordable housing, connect MDHA residents with services and strengthen MDHA's communities through partnerships. That is worth celebrating.

In 2021, two new residential developments were completed as part of the redevelopment of Cayce Place, bringing the total number of new apartments to 507. In addition, a pharmacy opened in the Cayce Place community, thanks to two of our partners. This service had been identified as a need by MDHA residents during the planning process for redevelopment.

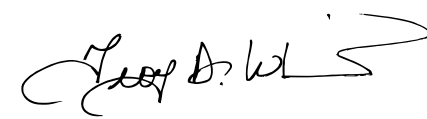
Serving residents continued to be a priority in 2021, and partners helped amplify MDHA's efforts. MDHA received grants and funding from organizations, agencies and foundations to create new housing options for Nashvillians in need, provide employment opportunities and offer on-site COVID-19 vaccination clinics to MDHA residents. Through a partnership with the Metro Action Commission (MAC), MDHA staff were trained to help residents who were impacted by the pandemic and fell behind on their rent.

Perhaps most importantly, we celebrated the people we serve. Whether it was buying a first home with help from MDHA's programs or moving into a new apartment at Cayce Place, these opportunities for former and current residents are central to MDHA's mission.

As part of reminiscing on MDHA's accomplishments in 2021, I would like to express my gratitude to Saul Solomon. He was appointed as the Agency's interim executive director in December 2020 by the MDHA Board of Commissioners after serving as the Board's legal counsel for nearly four years. He held the position until I assumed the role of executive director in September 2021, and many of the accomplishments recounted here were completed under his purview. I, along with the rest of the Agency, thank him for his leadership and service.

I humbly thank the MDHA Board of Commissioners for selecting me to serve in this role. In meeting with the Mayor's office, I am optimistic that our visions for addressing the affordable housing crisis in Nashville align as MDHA coordinates efforts with Metro government. To partners, residents, staff and all Nashvillians, I look forward to what the future holds as we continue to work towards a better Nashville for all.

Thank you for celebrating with us.



Dr. Troy D. White
Executive Director



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Executive Director

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

Staff of MDHA celebrate the leadership displayed by the Board of Commissioners and thank them for their time, dedication and wisdom. The wide range of experience and expertise that the Commissioners possess provide vital support to MDHA and its mission.

The seven-member board governs the Agency and 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. Commissioners are appointed by the Mayor and confirmed by the Metro Council.

CURRENT MDHA BOARD OF COMMISSIONERS:



Bill Purcell
Chair



Emily Thaden
Vice Chair for Housing



Aole Ansari
Vice Chair for Development



Antoinette Batts
Commissioner



Kay Bowers
Commissioner



Marcus Campbell
Commissioner



Paulette Coleman
Commissioner

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CELEBRATING MILESTONES

MDHA's Payment in Lieu of Taxes (PILOT) Program celebrated five years in 2021. Since the program was first approved by Metro Council in 2016, it has assisted in the preservation and creation of more than 5,500 affordable apartments in Davidson County.

The PILOT program provides up to 10 years of significant property tax relief to developers who have been awarded a Low-Income Housing Tax Credit (LIHTC) through the Tennessee Housing Development Agency (THDA). These financial incentives encourage new construction and substantial rehabilitation by developers to expand the supply of affordable multi-family housing in Davidson County.



FIVE-YEAR MILESTONE

5,500

UNITS PRESERVED AND CREATED



2021 ACCOMPLISHMENTS

743

AFFORDABLE UNITS PRESERVED



551

NEW AFFORDABLE
UNITS COMPLETED



1,103

NEW AFFORDABLE UNITS
UNDER CONSTRUCTION



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CELEBRATING PEOPLE

With the start of the COVID-19 pandemic, many people began working from home. But for Kiarra Smith, home wasn't where she was working from – it's what she was working towards.

"Someone has to want to break the cycle and use the resources they have to move out and provide a better situation for their family," Smith said. "I was that person for my family."

Smith moved into a two-bedroom, one-bathroom apartment at MDHA's Neighborhood Housing in 2012. She began hearing about the Family Self Sufficiency (FSS) program offered by MDHA and attended informational meetings. Smith learned that in addition to acquiring important skills to raise credit scores and manage finances, the program initiates a goal-oriented plan, as well as an interest-bearing escrow account, in the name of each participant.

"I went to a meeting where they were talking about the FSS program, and I was immediately interested," Smith said. "The escrow account was definitely an incentive for me."

Ambitious and eager to take the next step in her life, Smith signed up and began the program on July 1, 2014. Over the years, Smith raised her credit score, received a promotion at work and earned associate's and bachelor's degrees. She knew these advancements were all a part of the next step for her – buying a home of her own – and stayed focused in the homebuyer classes through the FSS program that she continued to attend.

52

graduates in the Family Self-Sufficiency (FSS) and ROSS-Service Coordinators Programs



By the time she graduated from the FSS program in July 2021, Smith had saved enough in escrow through the program to cover the down payment for a new home in Clarksville. Just one month later, she closed on a home she fell in love with – complete with four-bedrooms, two-and-a-half-bathrooms and a garage.

"Everything doubled!" she says, comparing her previous apartment to her new home. "It fits me perfectly."

Smith invited MDHA Social Services Coordinator Sonya Russell-Presley to her home for a visit and tour. Russell-Presley has been providing Smith with case management via the FSS program since August 2018 and was excited to see another program participant achieve their dream of homeownership.

"I am very proud of Kiarra," Russell-Presley said. "Her home is absolutely beautiful, and it is so fulfilling for me to see her overjoyed to be an official homeowner!"

Despite reaching this long-awaited milestone of homeownership, Smith continues to plan for what is next. Currently a supervisor at a retail pharmacy, Smith is saving for a new vehicle and making plans to advance. With the goals she has envisioned for herself and her family, Smith makes it clear that purchasing her home was just the first, big step.

"I've been set up for success!" Smith said. "I don't think I would be where I am today without MDHA. I am grateful."



CELEBRATING PROGRESS

Progress for the redevelopment of Cayce Place reached a significant milestone. With the completion of two new residential developments in 2021, the number of new apartments surpassed 500.

Construction for Red Oak Flats, the fifth new residential and fourth new mixed-income development at Cayce Place, was completed in February 2021. The four-story building features 102 apartments, with 45 set aside for current Cayce Place residents. Amenities include covered parking, a large courtyard and a playground.

The 44 units at neighboring Red Oak Townhomes were completed in November 2021. Amenities include stainless steel appliances, quartz countertops and balconies or patios. Twenty-five of the townhomes are reserved for current Cayce Place residents. Red Oak Townhomes is the sixth new residential and fifth new mixed-income development at Cayce Place.

The Master Plan for the redevelopment of Cayce Place was completed in 2014 following a 16-month planning process involving Cayce Place residents, neighbors, community partners and MDHA leadership. A mixed-use, mixed-income community, the Plan calls for more than 2,000 units and ensures a one-for-one replacement of existing subsidized apartments, while adding new subsidized, workforce and market-rate housing. The Plan also calls for several acres of active green space and desired amenities such as a pharmacy and school, both of which have been completed, as well as a new grocery and retailers.



“I have watched as a few of my closest friends and neighbors have moved into their new apartments, and now it’s my turn,” said current Cayce Place resident Marilyn Greer, who will move into one of the 25 new subsidized units at Red Oak Townhomes. “This is my very first new home, and I got to see it for the first time last week, and I was overjoyed and overwhelmed. It was like a dream come true.”



RED OAK FLATS

Funding:

- U.S. Department of Housing and Urban Development (HUD) rental subsidy for the 45 Project-Based Rental Assistance (PBRA) apartments
- HOME Investment Partnerships Program (HOME)
- Pinnacle Financial Partners via Community Investment Tax Credit (CITC) loan, as well as LIHTC, which are competitively awarded by THDA
- MDHA equity
- Market-rate loan

Architect: EOA Architects

Contractor: R.G. Anderson Company

RED OAK TOWNHOMES

Funding:

- HUD rental subsidy for the 25 apartments
- Metro Capital Spending Plan
- First Bank via CITC loan awarded by THDA
- Market-rate loan

Architect: EOA Architects

Contractor: R.G. Anderson Company

During the planning process, Cayce Place residents identified a pharmacy as a specific need in the community. That need was fulfilled in September 2021, thanks to two MDHA partners. Neighborhood Health and Pruitt’s Discount Pharmacy partnered to open a full-service pharmacy at Neighborhood Health’s Cayce Clinic located at 617 S. Eighth St. Through this initiative, the two organizations will be able to help provide accessible pharmacy services to residents at MDHA’s Cayce Place, as well as others in the community who have trouble accessing convenient and affordable pharmacy services.

A ribbon cutting for the new pharmacy was held on Sept. 8, 2021, to mark the pharmacy’s grand opening. MDHA Executive Director Dr. Troy D. White and Cayce Place Resident Association President John M. Zirker Sr. attended the celebration.



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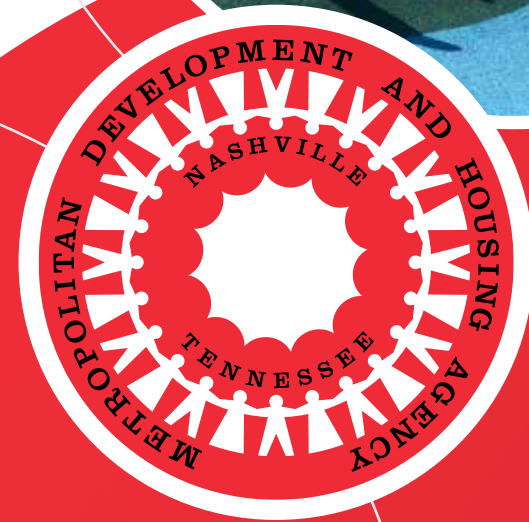
CELEBRATING
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CELEBRATING ACHIEVEMENTS

Kirkpatrick Park Apartments, which was the first mixed-income development of Cayce Place, received three national awards. Kirkpatrick Park Apartments won the Best Garden Apartment Community category during the National Association of Home Builders (NAHB) Multifamily Pillars of the Industry Awards. The development was also selected as the overall award winner, taking home the Multifamily Community of the Year award. In addition, the Congress for the New Urbanism (CNU) awarded the development with a 2021 CNU Charter Award in the Block, Street, and Building category.



Kossie Gardner Senior Park, which is located in MDHA's Jefferson Street Redevelopment District, received a 2021 Excellence in Development Award at Urban Land Institute (ULI) Nashville's Excellence in Development Awards Gala. MDHA provided Community Development Block Grant (CDBG) funding for the park, and MDHA's Construction Department oversaw the project.



MDHA received the Director's Award from THDA which was presented in 2021 to seven Continuum of Care organizations that stepped up to figure out how to address the scope and scale of the pandemic using THDA's \$50,000 in emergency funding in their communities to protect vulnerable populations.



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CELEBRATING SERVICE

MDHA partnered with MAC to help MDHA residents who were impacted by COVID-19 and fell behind on their rent. MAC employees trained MDHA staff to process applications for the Housing, Opportunity, Partnership and Employment (HOPE) Program. In 2021, MDHA staff assisted more than 500 MDHA residents who were behind on their rent complete their HOPE application.

Funding for the HOPE program came from the U.S. Department of the Treasury's Emergency Rental Assistance Program. It is intended to assist individuals and families unable to pay rent or utilities due to a loss of income as a result of the COVID-19 pandemic. Mayor John Cooper applied for the federal funding and selected MAC to administer the program for Davidson County.

GRANTS, ALLOCATIONS AND OTHER PROGRAMS

- MDHA was one of nine public housing authorities selected to participate in HUD's new Housing Choice Voucher Mobility Demonstration grant program. MDHA will receive more than \$4 million to provide mobility-related services to nearly 2,000 families with children under 13.
- HUD awarded MDHA 198 Emergency Housing Vouchers for households experiencing homelessness in collaboration with the Continuum of Care program.
- MDHA joined the Low Barrier Housing Collective which connects landlords with individuals and families experiencing homelessness and offers mediation support and other services, as well as incentive campaigns.
- The Frist Foundation awarded MDHA \$25,000 to support an innovative solution to increase access to the COVID-19 vaccine in Nashville's racial minority and underserved populations.
- The West End Home Foundation awarded MDHA a grant to support mobilizing COVID-19 resources for 1,900 individuals ages 62 and older living at MDHA properties.
- Fifth Third Bank awarded MDHA a \$50,000 neighborhood investment to improve racial equity in an underserved community.
- Region's Bank awarded MDHA a \$15,000 grant to support the Work Readiness Revolving Loan Fund, a no-interest loan to increase economic prosperity and social justice by removing fees and legal barriers for 100 low-income individuals.
- The Community Foundation of Middle Tennessee awarded MDHA a \$12,500 grant to empower 20 entry-level maintenance technicians with a high-demand skilled trade through on-the-job and classroom training for potential advancement.

1,700+

COVID-19
vaccinations
administered to
MDHA residents



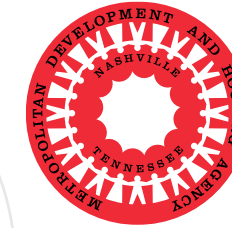
80

on-site
vaccination
clinics



90

residents received
free rides to
their vaccination
appointments,
thanks to WeGo



CELEBRATING STEWARDSHIP

YEAR ENDED

Sept. 30, 2020

Sept. 30, 2021

REVENUES

Tenant Income	\$22,150,432	\$22,331,612
Governmental Revenues	\$109,367,927	\$110,972,271
Other Income	\$27,695,656	\$26,251,224
TOTAL REVENUES	\$159,214,015	\$159,555,107

EXPENSES

Utilities	\$9,951,176	\$10,611,884
Maintenance	\$18,565,446	\$21,285,002
Housing Assistance Payments	\$54,799,354	\$58,170,181
Administration and Other Direct Costs	\$36,016,503	\$50,659,853
Depreciation	\$14,694,406	\$16,057,422
TOTAL EXPENSES	\$134,026,885	\$156,784,342

CHANGE IN NET POSITION

NET POSITION - Beginning of Year	\$391,867,226	\$417,054,356
NET POSITION - End of Year	\$417,054,356	\$419,825,121

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**METROPOLITAN
DEVELOPMENT
AND HOUSING
AGENCY**

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EQUAL ACCESS
OPPORTUNITY