

METROPOLITAN NASHVILLE-DAVIDSON COUNTY, TENNESSEE

**2026-2027 ANNUAL UPDATE
FOR PROGRAM YEAR FOUR
TO THE
2023-2028 CONSOLIDATED PLAN
FOR
HOUSING AND COMMUNITY DEVELOPMENT
For the period
June 1, 2026 – May 31, 2027**

Prepared by:

Metropolitan Development and Housing Agency
701 South Sixth Street
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On Behalf of:

The Metropolitan Government of
Nashville and Davidson County



The 2026-2027 Annual Update to the 2023-2028 Consolidated Plan

(2026 Action Plan) Program Year Four

Executive Summary **ES1**

Action Plan **AP1**

Appendices:

Appendix A – Home Resale/Recapture Provisions

Appendix B – Data to establish 95% of the Median Area Purchase Price for Single Family housing in Metropolitan Nashville-Davidson County

Appendix C – Summary of consultation survey comments and responses

Appendix D – Public Notice

Appendix E – Summary of Public Comments and MDHA Responses

Exhibits:

Exhibit 1 – Notice of 2026 Allocations

Exhibit 2 – HUD Approval to Extended Submission Deadline for 2026 Action Plan

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Metropolitan Government of Nashville-Davidson County (County) is an entitlement community eligible to receive direct assistance under the U.S. Department of Housing and Urban Development's (HUD's) Community Development Block Grant (CDBG) program. The County is a participating jurisdiction under the HOME Investment Partnerships Program (HOME). It is a formula grantee under the Emergency Solutions Grant (ESG) and the Housing Opportunities for Persons with AIDS (HOPWA) program.

Every five years, the County must prepare a Consolidated Plan to describe how these funds will address housing and community development needs. CDBG, HOME, and ESG funds must be expended within Nashville-Davidson County to benefit participants who meet the eligibility criteria for eligible activities as outlined in program regulations and each year's Action Plan. HOPWA funds target the needs of persons living with HIV/AIDS and their families in the Nashville-Davidson—Murfreesboro-Franklin Metropolitan Statistical Area (MSA). All programs must benefit low-income individuals or households (earning $\leq 80\%$ of the area median income) or low-income areas.

The Metropolitan Development and Housing Agency (MDHA) is designated as the lead agency for developing and administering the Consolidated Plan and its related programs. Within MDHA, the Community Development Department performs these functions. To ensure the Consolidated Plan reflects the City's priorities, aligns with its initiatives, and incorporates local plans and reports, MDHA collaborated with several community stakeholders and Metro agencies throughout the planning process for the 2023 to 2028 Consolidated Plan.

The Five-Year Consolidated Plan covers June 1, 2023, through May 31, 2028. The Consolidated Plan is updated each year (Annual Update) to reflect proposed activities and goals for the program year (Action Plan). Annual Updates/Action Plans serve as Nashville's application for federal funds each year. This Action Plan is for the Program Year (PY) 4 (2026-2027) for the period June 1, 2026, through May 31, 2027, and allocates regular formula grants for CDBG Entitlement, HOME, ESG, and HOPWA to eligible projects/activities based on the goals and priorities established in the original Five-Year Plan.

Allocations and project budgets in the draft 2026-2027 Action Plan reflect allocations for the PY based on 2026 PY funding as of April 3, 2026. In addition, approximately \$947,276.93 in CDBG program income and \$566,048 in HOME program income are expected to be received during the 2026-2027 Program Year. Therefore, anticipated resources are as follows:

PROGRAM YEAR 4 ANTICIPATED RESOURCES				
	Annual Allocation	Estimated Program Income	Prior Year Resources	Total
CDBG	\$ 5,434,241.00	\$947,277.00	\$ 0.00	\$6,381,518 .00
ESG	\$ 451,895.00	\$ 0.00	\$ 0.00	\$ 451,895.00
HOME	\$ 2,492,989.38	\$566,048.00	\$ 0.00	\$ 3,059,037.38
HOPWA	\$ 2,587,853.00	\$ 0.00	\$ 0.00	\$ 2,587,853.00
TOTAL	\$ 10,966,978.38	\$ 1,513,325.00	\$ 0.00	\$ 12,480,303.38

Table A - PROGRAM YEAR 3 ANTICIPATED RESOURCES

The Annual Update is due to HUD forty-five (45) days before the beginning of the PY, which, for Metro Nashville, is by April 14 of each year. The Plan must be approved by the MDHA Board of Commissioners and the Metropolitan Council before it is submitted to HUD. Therefore, a request for an extension for submission of the final Action Plan to August 16, 2026, was approved by the HUD office on April 8, 2026. The final allocations for 2026 ESG and HOPWA activities – other than those directly undertaken by MDHA staff – will be determined via the Request for Application (RFA) process and demand for funding for projects, subject to regulatory caps.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Strategic Plan was formed from the Needs Assessment, Market Analysis, and input from community stakeholders and members of the public. Where possible, HUD default data was updated with more current data from the American Community Survey (ACS) and HUD’s Comprehensive Housing Affordability Strategy (CHAS). The format of the Consolidated Plan and 2026-2027 Annual Action Plan are consistent with HUD’s Consolidated Plan Template.

Priorities of the Consolidated Plan are to:

1. Increase the number of decent, safe, affordable housing units and help low-and moderate-income (LMI) households access affordable housing.
2. Preserve existing affordable housing stock for LMI homeowners and tenants.
3. Support facilities and services for the homeless and persons with HIV/AIDS.
4. Provide essential services to LMI and vulnerable populations.
5. Revitalize distressed neighborhoods and underserved areas through public facility and infrastructure improvements.

6. Undertake grant management, planning, and other eligible administrative tasks authorized under CDBG, HOME, ESG, and HOPWA.

Activities proposed to be undertaken this program year are intended to address the Consolidated Plan priorities and the primary objective of the four Consolidated Plan programs: to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons. Related outcomes are increasing availability and accessibility, improving affordability, and promoting the sustainability of communities. The primary means toward this end is to extend and strengthen partnerships at all levels of government and the private sector, including for-profit and nonprofit organizations, in the production and operation of affordable housing and maximizing federal resources.

The table in AP-35 of the Annual Plan summarizes the proposed activities for addressing Consolidated Plan priorities.

3. Evaluation of past performance

Each year, MDHA reports its progress in meeting the five-year and annual goals in the Consolidated Annual Performance and Evaluation Report (CAPER). This report is required to be submitted to HUD within 90 days after the program year ends. Previous years' CAPERs are available on MDHA's website: <http://www.nashville-mdha.org/?p=1857>. MDHA has consistently satisfied program mandates and has successfully targeted funds to benefit low- and moderate-income persons and neighborhoods. In its most recent letter approving the 2024 CAPER, HUD determined that Nashville-Davidson County/MDHA has the capacity to carry out Community Planning and Development Programs and has met its reporting requirements.

While the accomplishments reported in the CAPER are used to measure the success of meeting the goals for a program year, the evaluation of past performance is a continual process. For example, the quantity and quality of responses to funding opportunities indicate the demand for a particular activity, the capacity needs of an organization, and whether the expectations of MDHA and program requirements were communicated clearly. Results of audit/monitoring activities are used as management tools to strengthen MDHA and funding partners. Regular participation of MDHA staff in local forums, community meetings, and neighborhood events provides partners and citizens the opportunity to communicate needs, concerns, and ideas.

4. Summary of citizen participation process and consultation process

To ensure the 2026 Action Plan truly addresses the needs in Metro Nashville, the citizen participation and consultation processes were designed to garner considerable public input on the development of the Action Plan, as well as on the Draft. Throughout the 2025 PY, MDHA staff consulted with stakeholders, non-profits, project sponsors, and the Mayor's office for suggestions to improve or expand programs for PY 2026. Additional input on the development of the draft Plan was obtained through four virtual consultation sessions with local stakeholders, private consultations with various departments of the Mayor's office, and an on-line survey

which had 53 responses. Comments on the draft Action Plan were obtained during the 30-day public comment period (May 1 through May 30, 2026) and an in-person and virtual public hearing held via Zoom on May 14, 2026. Details about the public hearing and how the public can submit comments are provided in the Public Notice (Appendix D).

Information on how persons with disabilities or sensory impairments or those in need of translation services can request accommodation is provided in all Public Notices, in emails advertising community meetings/public input sessions, and posted on the Consolidated Plan webpage in Spanish, Chinese, Vietnamese, Arabic, and Somali. MDHA will make every effort to accommodate reasonable requests if they are made not later than five (5) business days prior to any meeting. Public Notices are translated to Spanish.

Following the conclusion of the Public Comment Period, the 2026 Action Plan will be presented to the MDHA Board of Commissioners and the Metropolitan Council for approval, prior to its submittal to HUD.

The County's 2023 Citizen Participation Plan is included as Appendix A of the 2023-2028 Consolidated Plan.

5. Summary of public comments

A summary of the comments received is included in Appendix E.

6. Summary of comments or views not accepted and the reasons for not accepting them

A summary of public comments or views received during any public hearing that were not accepted and the reasons for not accepting them is included in summaries of public comments in Appendix E.

7. Summary

Nashville is a growing city with rising housing prices that are significantly affecting opportunities for low-moderate-income residents. Housing cost burden has been the most common housing problem experienced by Nashvillians of all income ranges for many years, but those pressures have intensified in recent times. This problem is particularly acute for households with income less than 50% of the area median income (AMI). This housing crisis and strategies for addressing it were identified in the 2021 Affordable Housing Task Force Report, which noted that nearly half of Nashville's renters are cost-burdened, meaning they spend more than 30% of their income on housing costs.

Further, Nashville's growth has not occurred equally across the county – the landscape of some neighborhoods has been changed dramatically by new development and the loss or potential loss of precious affordable housing, while investment and new development have yet to make

it to other areas. The goals and priorities of this Action Plan seek to create new affordable housing and incentivize this development in areas of opportunity; to preserve existing affordable housing to stabilize the fabric of neighborhoods and allow homeowners to age in their homes; and to address the service needs of the community.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	NASHVILLE-DAVIDSON	MDHA Community Development Department
HOPWA Administrator	NASHVILLE-DAVIDSON	MDHA Community Development Department
HOME Administrator	NASHVILLE-DAVIDSON	MDHA Community Development Department
ESG Administrator	NASHVILLE-DAVIDSON	MDHA Community Development Department

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

As part of the consolidated planning process, the lead agency, MDHA, must consult with a wide variety of organizations to gain understanding of housing and community development needs. To ensure this Consolidated Plan truly addresses these needs in Metropolitan Nashville, citizen participation and stakeholder consultation activities were designed to help:

- Validate the accuracy of data;
- Determine priority needs;
- Increase coordination among partners;
- Expand outreach efforts; and
- Build support for Consolidated Plan activities.

Through four virtual stakeholder consultations for which invitations were sent to dozens of community stakeholders, a variety of organizations were consulted to gain an understanding of housing and community development needs. Additional input prior to the development of the draft Plan was obtained through a countywide survey that generated 53 responses. Comments on the draft Action Plan were obtained during the 30-day public comment period and at a public hearing held during this time. The final Action Plan reflects comments obtained through these efforts.

The focused format of the consultations was aimed at coordinating with housing and service providers. This method resulted in several housing and service providers contributing to the Plan. Additional coordination efforts are described below.

Public Housing Authority

MDHA is the public housing authority (PHA) in Metro Nashville and provides public/affordable housing through its Affordable Housing Department and rental assistance (i.e., Section 8 Vouchers) through the Rental Assistance Department and undertakes redevelopment of its properties through the Planning and Development Department. These functions are guided by the Five Year PHA Plan and are separate and distinct from the Community Development Department, which administers the Consolidated Plan and its related programs. Input on the needs of public/affordable housing residents and voucher-holders and how to address these needs was obtained through consultation with the leadership from these MDHA departments. Further, department directors participate in frequent staff meetings with MDHA executive leadership to review projects and coordinate efforts.

MDHA's Five Year Strategic Plan, the Five Year PHA Plan, the Envision Cayce Master Plan, and the Envision Napier and Sudekum Transformation Plan are among the other planning efforts considered when developing this Plan.

Partnership between MDHA and the Metropolitan Office of Homeless Services (OHS)

Staff at MDHA and the Metro Office of Homeless Services (OHS) have a long history of partnership, both since OHS became an independent department within Metro, and in prior years when they operated as the Metro Homeless Impact Division under Metropolitan Social Services. After more than a year of planning and coordination, in March, MDHA completed its transition of duties as the Collaborative Applicant for the Nashville-Davidson County Continuum of Care (CoC) to OHS. MDHA & OHS staff have been meeting regularly for well over a year to discuss logistics, prepare and submit the FY2025 CoC application to HUD, release local renewal and new project application formats, update the CoC Governance Charter, complete Point-in-Time Count tasks and other items as OHS assumes the mantle of Collaborative Applicant. MDHA is committed to continue providing technical assistance as needed over the coming months.

OHS is Nashville's homelessness data manager and city lead in reducing Nashville's homelessness, serving as a central hub that collaborates with multiple community partners to help provide safe and stable living options and supportive services for those experiencing homelessness. OHS also coordinates a community response to street homelessness through its homeless outreach team and management of the city's Cold Weather Shelter and leads efforts to improve the city's Coordinated Entry system.

The main goals of OHS are to:

- Offer expertise and support to the work of the Nashville-Davidson County Continuum of Care Homelessness Planning Council;
- Serve as the Continuum of Care's (CoC) Homeless Management Information System (HMIS) Lead;
- Lead and co-lead local community efforts by serving as the city's backbone organization to further collaborative goals;
- Provide expertise and training to implement a community-wide Coordinated Entry System as required of the CoC by the federal Department of Housing and Urban Development (HUD); and
- Coordinate Metro departments in the city's response to homelessness.
- Secure local funding to address homelessness.
- Coordinate a centralized landlord engagement effort.

A signed MOU between MDHA and OHS dedicates up to 18 Housing Choice Vouchers per month to house people experiencing literal homelessness. Leadership at MDHA and OHS meet weekly to discuss community needs, updates, housing gaps, and gaps in housing opportunities. MDHA and OHS staff meet every month to assure optimal utilization of these and other rental subsidies dedicated to persons experiencing homelessness, including Emergency Housing Vouchers, CoC Shelter Plus Care, VA Supportive Housing (VASH), Family Unification Program (FUP), and Mainstream Non-elderly with a Disability vouchers.

Coordination with Private and Governmental Health, Mental Health, and Service Agencies

Interaction is routine among private nonprofit service providers, health, mental health and government agencies in Nashville. OHS constantly interfaces with other Metro departments, such as Planning, Police, Health, Public Works, Social Services, Schools, Transportation, Parks and the Office of the Mayor. Weekly, bi-weekly, and monthly meetings of bodies like the Homelessness Planning Council, CoC General Membership, the Nashville Coalition for the Homeless, various care coordination meetings, and CoC Committee meetings keep players updated on key activities. Via the CoC listserv, over 1,000 individuals are informed about items ranging from housing waitlist openings, job opportunities, community trainings and education, funding opportunities and changes, and updates of documents such as the CoC Charter, Strategic Plan and HMIS Policies and Procedures. Several examples of coordination include the critical work conducted in the 15 CoC monthly committee meetings which consist of service providers, local government, health care providers, faith-based sector, etc. Other collaborations include the Opioid Abatement advisory board with Metro Health Department which includes large hospitals like Vanderbilt, recovery programs like Mending Hearts and Samaritan Recovery Center. This meeting is designed strengthen coordination and facilitation of recovery efforts. Twice a month, Nashville Davidson-County's Judicial system hosts Shelter Court for our unhoused population at a local Permanent Supportive Housing facility to increase follow-up and attendance by reducing barriers and fear associated with the courtroom. Also, the Community Mental Health Systems Improvement (CMHSI) collective impact effort led by the Metro Health Department. Formed in 2017, the CMHSI focuses on the most vulnerable people who experience behavioral health issues and who touch the health, mental health, criminal justice, and social sectors. The group's initial effort resulted in the establishment of a 30-bed Crisis Treatment Center, a program of the Mental Health Cooperative that offers 24/7 free Crisis Assessment and a therapeutic alternative to Emergency Rooms and/or jails for individuals in a psychiatric crisis.

In addition, CMHSI launched a Supportive Housing Task Force that is seeking to improve coordination between agencies that provide health, mental health, and substance abuse treatment services, especially as those agencies' clients are at risk of entering, or are already involved with, the criminal justice systems. The group explores all funding and programmatic options to assist in getting people who have been living on Nashville's streets for years off the streets and into permanent housing options.

Nashville's Metro Fire Department works hand-in-hand with Mental Health Cooperative's Responders Engaged and Committed to Helping (REACH) Program, launched in February 2023 to address the burden mental health emergencies place on both emergency departments' and emergency medical services' resources. REACH partners a Nashville Fire Department-employed paramedic with a Master's level mental health clinician from the Mental Health Cooperative to respond to non-violent potentially psychiatric emergencies. The city's Department of Emergency Communications (DEC) identifies the best program for each call for service, leading to more appropriate responses to mental health emergencies and reducing the number of EMS resources responding to those emergencies.

MNPD police officers work with Mental Health Cooperative's Partners In Care Program. Partners in Care (PIC) is a Mayor's Office-initiated program that partners Metro Nashville Police Department Crisis Intervention Trained (CIT) police officers with a Master's level mental health clinician employed by Mental Health Cooperative to respond to suspected psychiatric emergencies identified by DEC. PIC aims to offer better mental health resources to those in crisis in a way that traditional response may not have. Both the PIC and REACH programs allow a mental health clinician to ride along with MNPD or Fire personnel to emergency calls.

Steps to enhance coordination detailed later in this Action Plan include: meetings of CoC committee chairs; training conferences covering best practices; transparent reporting of local performance metrics and progress with activities funded by the city, using reports at meetings and public-facing dashboards; data imports from the Nashville Rescue Mission into HMIS; and regularly educating and updating key stakeholders regarding access to housing and services.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Along with myriad community partners, the Nashville-Davidson County CoC and the Metropolitan Government have worked in tandem to address these needs, and look forward during the next year to partnering in efforts to: prioritize Permanent Supportive Housing funding for adult-only households, particularly people who are chronically homeless; increase expertise in housing search and removing barriers to entry; access employment and related supports; via tax incentives, grant funds and other vehicles, increasing permanent housing units that are affordable to persons experiencing homelessness making 0-30% AMI; identifying and addressing inequities in the city's system of housing and services.

Capitalizing on a huge influx of CARES Act HUD ESG-CV funds, the city embarked on a Housing Surge designed to connect people sleeping outdoors and in shelters with permanent housing and rental assistance. Through September 2023, 1,022 people were housed with ESG-CV RRH funds, according to HMIS records maintained by the OHS. American Rescue Plan Act (ARPA) funding was secured to continue those housing efforts. In 2022, an Outdoor Encampment Strategy was developed and implemented to address long-standing encampments based on the vulnerability of the residents, location and environment. This strategy was revised in 2025 and has been successful at housing over 500 individuals experiencing chronic homelessness and residing in encampments with a recidivism rate of less than 14%.

Created in the Fall of 2025, an interim housing strategy is the most recent example of community coordination. Local government, service providers, community advocates and HUD Technical Assistance staff, designed a coordinated effort for funding and housing needs for unsheltered individuals.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

CoC committees work to streamline performance standards across multiple funding sources. These efforts help create, revise and align the policies and procedures for Coordinated Entry, HMIS and the Performance Evaluation processes. In efforts to further align ESG with CoC priorities, there has been increased coordination between the CoC and ESG performance standards. The Data & HMIS Oversight Committee serves as the advisory body to the CoC and HMIS Lead. Its primary purpose is to provide guidance to the CoC and HMIS Lead on data planning; policy development; and systems improvement, including regular data quality review. In addition, the Committee ensures the administration of HMIS in accordance with HUD guidelines. The goals and duties of the Committee include:

- Informing the vision for HMIS and setting priorities to align with goals established by the CoC.
- Reviewing and monitoring strategic initiatives for HMIS.
- Developing and recommending approval of policies to the CoC Planning Council for local HMIS and the HMIS Lead and staff, including MOUs and data sharing agreements.
- Assuring appropriate data privacy mechanisms are in place and informing the process to manage data breaches as needed.
- Providing a platform to resolve provider concerns or issues.

In coordination with OHS's HMIS team, committee members work with provider agencies to improve data quality, onboard new participating agencies, shape policies and procedures of HMIS, and implement data quality and privacy plans. The HMIS Lead team includes full-time employees carrying out the duties of education, training, oversight coordination, data quality monitoring, agency auditing and monitoring. As a community, CoC committees and the Homelessness Planning Council actively encourage street outreach workers to increase their efforts to collect key information about people living outdoors into HMIS. The Committee also provides a set of recommendations to the CoC each year to address what they see as the most urgent services needs in Nashville. For the past three years, they have recommended that the CoC fund projects that provide Permanent Supportive Housing to single individuals, and the Performance Evaluation Committee and Homelessness Planning Council have prioritized those projects based on local data collected. The largest unhoused population in Nashville is single unaccompanied men. Families, youth, and veterans remain a focus for OHS as well, by dedicating funding to agencies like Safe Haven Family Shelter, Oasis, Room in the Inn, and Welcome Home Ministries, and the Villages at Glenciff.

2. Describe Agencies, groups, organizations, and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Today's Hope
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	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	HOPWA Strategy Homelessness Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
2	Agency/Group/Organization	Metro Office of Homeless Services
	Agency/Group/Organization Type	Continuum of Care
	What section of the Plan was addressed by Consultation?	Homeless needs-chronically homeless, families with children, veterans, unaccompanied youth. Homelessness strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a Homeless and Non-Housing stakeholder meeting.
3	Agency/Group/Organization	Mental Health Cooperative
	Agency/Group/Organization Type	Health Organization

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs
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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in stakeholder meeting.
4	Agency/Group/Organization	Nashville Rescue Mission
	Agency/Group/Organization Type	Services-Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
5	Agency/Group/Organization	Metropolitan Government of Nashville-Davidson County
	Agency/Group/Organization Type	Metro Nashville Housing Division Metro Office of Homeless Services Metro Planning Department Mayor’s Advisory Committee for People with Disabilities

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
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		HOPWA Strategy Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from a number of Metro Agencies participated in stakeholder meetings and private consultations to help align Consolidated Plan priorities with City initiatives.
6	Agency/Group/Organization	METROPOLITAN DEV & HOUSING AGENCY
	Agency/Group/Organization Type	PHA Development
	What section of the Plan was addressed by Consultation?	Public Housing Needs Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from the following MDHA Departments were consulted to assess public housing and development needs: Affordable Housing, Planning and Development, Rental Assistance, and Urban Development.
7	Agency/Group/Organization	NASHVILLE CARES
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS

	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs Homeless Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in HOPWA, Homelessness, and Affordable Housing stakeholder meetings.
8	Agency/Group/Organization	The Contributor

	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in stakeholder meeting.
9	Agency/Group/Organization	AGAPE Morning Start
	Agency/Group/Organization Type	Services-Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs Homeless Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in stakeholder consultation.
10	Agency/Group/Organization	Showers the People
	Agency/Group/Organization Type	Services-Homeless
	What section of the Plan was addressed by Consultation?	-Homeless Needs Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder consultation.
11	Agency/Group/Organization	Be a Helping Hand

	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
12	Agency/Group/Organization	Urban Housing Solutions

	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Housing Services-Homeless
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA Strategy Homelessness Needs Homeless Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
13	Agency/Group/Organization	The Mary Parrish Center
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs Homeless Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting..
14	Agency/Group/Organization	Catholic Charities
	Agency/Group/Organization Type	Services-Homeless

	What section of the Plan was addressed by Consultation?	Homeless Strategy Homeless Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in stakeholder meeting.
15	Agency/Group/Organization	Nashville Public Library
	Agency/Group/Organization Type	Services-children Services-education
	What section of the Plan was addressed by Consultation?	Homeless needs-families with children, unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participate in a stakeholder consultation meeting.

16	Agency/Group/Organization	Meharry Community Wellness Center
	Agency/Group/Organization Type	Health Organization
	What section of the Plan was addressed by Consultation?	HOPWA Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
17	Agency/Group/Organization	Nashville Launch Pad
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
18	Agency/Group/Organization	Safe Haven
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
19	Agency/Group/Organization	Step Up on Second
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs Homeless Strategy Non-housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the	Agency participated in a stakeholder meeting.

	anticipated outcomes of the consultation or areas for improved coordination?	
20	Agency/Group/Organization	Empower TN
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
21	Agency/Group/Organization	Nashville Launch Pad
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
22	Agency/Group/Organization	Excellence In Motion
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
23	Agency/Group/Organization	Room 13
	Agency/Group/Organization Type	Services – Homeless

		Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs Non-housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
24	Agency/Group/Organization	Habitat for Humanity of Greater Nashville
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
25	Agency/Group/Organization	MDHA Housing Residents and Other Public Individuals
	Agency/Group/Organization Type	- Other – Individual MDHA Housing Residents and Members of the General Public
	What section of the Plan was addressed by Consultation?	Homeless Needs Housing Needs Assessment Public Housing Needs Homeless Strategy Services-Homeless Non-Housing Community Development Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individuals participated in various stakeholder meetings.

26	Agency/Group/Organization	GRIN
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
27	Agency/Group/Organization	Renewal House
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs Homeless Strategy Housing Needs Assessment Non-housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
28	Agency/Group/Organization	Pathway Lending
	Agency/Group/Organization Type	Other - CDFI
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
29	Agency/Group/Organization	Holladay Ventures
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
30	Agency/Group/Organization	Gilda's Club
	Agency/Group/Organization Type	Services – Homeless Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
31	Agency/Group/Organization	Christian Community Services
	Agency/Group/Organization Type	Services – Homeless Services – Children Services – Families
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a stakeholder meeting.
32	Agency/Group/Organization	INSBANK
	Agency/Group/Organization Type	Financial Institution
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs
	How was the Agency/Group/Organization	Agency participated in a stakeholder meeting.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
MDHA Five-Year Strategic Plan June 2023	MDHA	This plan establishes strategic goals for MDHA’s next five years.
2024 Community Needs Evaluation (2024) Metro Social Services	Metro Social Services	The CNE provides an overview of social service needs and resources available to meet these needs. The CNE is used as a supplement for the needs assessments and market analyses undertaken through this Plan.
Affordable Housing Primer, Part 1 (January 2018), Part 2 (October 2018) and Part 3 (2019)	Metro Human Relations Commission	This Primer explains the concepts of affordable housing and analyzes gaps between incomes and housing costs and was used as a supplemental resource for this Plan.
Envision Cayce Master Plan (July 2014) and draft Envision Napier and Sudekum Transformation Plan (July 2018)	MDHA	These plans reflect MDHA’s commitment to transform areas of distressed public housing into neighborhoods of opportunity.
Metro Government of Nashville And Davidson County Homelessness Planning Council (HPC) Strategic Community Plan (July 2023 – June 2026)	CoC – Metro Office of Homeless Services (OHS) and MDHA	The HPC’s Strategic Plan is the community’s action-oriented endeavor to build an effective Housing Crisis Resolution System for Nashville-Davidson County. The 3-year plan focuses on the top priorities for the HPC to implement.
NashvilleNext (Amended August 2017)	Metro Planning Department	NashvilleNext is the City’s General Plan to guide growth through 2040. Proposed Consolidated Plan activities are consistent with NashvilleNext.
PHA Annual Plan (October 1, 2024– September 30, 2025)	MDHA	The PHA Annual Plan sets forth MDHA’s vision to address the needs of public and affordable housing residents. Activities identified in the Consolidated Plan to support these needs align with the PHA Plan.

Housing Market at a Glance Series 2026 THDA Fair Housing Analysis and Plan 2025-2029	Tennessee Housing Development Agency	Various reports providing information related to Davidson County.
State of Tennessee 2025-2029 Consolidated & FY 2026-2027 Annual Action Plan Summary	Tennessee Housing Development Agency	The Consolidated Plan is an assessment of the affordable housing and community development needs and market conditions in the State of Tennessee.
Affordable Housing Task Force Report, June 8, 2021	Mayor's Office Affordable Housing Task Force	9 priority recommendations to make significant progress on affordable housing between 2021 - 2024
Nashville Performance Study of Homelessness and Affordable Housing, May 2022	Mayor's Office	Strengths and recommendations provided based on an assessment of the Continuum of Care.
How Nashville Moves – November 21, 2023 How Nashville Works – November 21, 2023 How Nashville Grows – November 21, 2023	Mayor's Office	Policy Briefs – Recommendations to Mayor O'Connell
Housing & Infrastructure Study – Initial Findings & Preliminary Recommendations – March 2025	Metro Nashville Planning Department	Recommendations on Infrastructure needed to support housing needs.
Imagine East Bank Vision Plan – October 2022	Metro Nashville Planning Department	Plan to guide decisions about future development on the East Bank.
Plan to Play: The Nashville Parks & Greenways Master Plan 2017-2027	Metro Board of Parks and Recreation	Recommendation of funding needed to build and sustain the Metro Parks systems.
2024 Human Trafficking Report	Tennessee Bureau of Investigations	Data and information on steps to be taken to curb Human Trafficking
2023 Domestic Violence in Tennessee	Tennessee Bureau of Investigations	This report provide information on domestic violence reports by number and type.

2021 Comprehensive Economic Development Strategy for Northern Middle Tennessee	Greater Nashville Regional Council	This plan provide goals and action steps for economic development.
Unified Transportation Planning Work Program Fiscal Years – 2024-2025	Greater Nashville Regional Council	This document provides information on Regional Transportation Planning
Metro Nashville Digital Inclusion Roadmap for FY 24-26	Metro Department of Information Technology	Information on Metro Nashville’s plan to ensure access to technology for the entire population.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Although MDHA is the administrator of the Consolidated Plan, it is not a department of the Metropolitan Government. To ensure the plan reflects the City’s priorities and aligns with its initiatives, representatives from the following Metro Offices participated in stakeholder interviews or completed a stakeholder survey:

- Metro Housing Division
- Metro Office of Homeless Services
- Metro Planning Department
- Metro Parks and Recreation

Narrative (optional):

AP-12 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The County utilized a variety of citizen participation tools throughout the process to allow input on the planning process. This included a survey, and stakeholder meetings, and public input sessions. The comments received from these forums were integrated into the development of the Plan in selecting priority needs and establishing goals. A summary of comments is included as Appendix C. Notices are included as Appendix D.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non targeted/broad community	The 2026 Action Plan Survey asked respondents various questions about the needs of housing and community development throughout the county. A total of 53 responses were received.	Outcomes of the survey results are presented throughout this document.	All comments were accepted.	
2	Stakeholder Meetings	Community Stakeholders	<p>Four virtual stakeholders meetings were held on:</p> <ul style="list-style-type: none"> -February 17, 2026 -February 18, 2026 -February 24, 2026 -February 26, 2026. <p>These four focus groups covered affordable housing, facilities and</p>	<p>Participants included community stakeholders. Comments focused on the need for more affordable housing and assistance with supportive services for those experiencing homelessness and those at risk of homelessness, including housing navigators. The need for more reliable transportation and sidewalk and</p>	All comments were accepted.	

			infrastructure, community services, and general resident perspectives.	flood/drainage improvements were also discussed.		
3	Public Comment Period	Non targeted/broad community	A public comment period on the draft Action Plan was held from May 1 – May 30, 2026.	A public comment period on the draft Action Plan was held from May 1 – May 30, 2026.		
4	Interviews	Targeted stakeholders were interviewed to collect expertise on housing and community development topics.	Targeted stakeholders were interviewed to collect expertise on housing and community development topics.	4 interviews were conducted.	All comments were accepted.	
5	Newspaper Advertisements	Non-targeted/broad community	Ad posted in the Tennessee Tribune on May 7, 2026. An ad was posted in Azul 615, a Spanish language publication May 8, 2026	TBD	N/A	

			and in the Tennessean on May 1, 2026.			
7	Social Media	Non-targeted/broad community	Posts made on the MDHA Facebook and X pages.	TBD	N/A	

Table 4 – Citizen Participation Outreach

Survey Results:

Results from the 2026 Action Plan Survey showed that the availability of housing is the biggest barrier to finding decent housing in Nashville-Davidson County, followed by the cost of building and funding affordable housing options and background checks/history, personal income, funding opportunities and regulations regarding the building of affordable housing were also discussed. The survey showed that addressing homelessness, low-income housing and wrap-around supportive services were high on the priorities to address subgroups. Education on the waitlist and the housing approval process was highlighted, as well as a need for better compassion and empathy from case workers. Transportation and housing close to transit areas were high on all the survey topics. Increased education, landlord incentives, communication with the local population, better understanding on differing voucher programs and collaboration with other agencies were included as areas to improve effectiveness and awareness for community needs. The need for services was also noted. Some of these included mental health services, drug/rehab services, housing services to learn how to pay bills, budget, etc., family services, services for victims of domestic violence, services for those who are chronically homeless. For those that are experiencing homelessness, the survey indicates that emergency shelters and homelessness outreach activities were the highest priority. Barriers for the homeless community included lack of affordable housing inventory and rent prices, background checks/history, lack of income, lack of transportation, and lack of supportive services for housing stability. Additionally, discharge programs create difficulties for those exiting correctional, mental, health and youth facilities and need better communication and coordination. For persons with HIV/AIDS, permanent housing options and STRMU were the highest priority for housing, though tenant based rental assistance and transitional/emergency housing were also needed. Top barriers for persons with HIV/AIDS included background checks/history, stigma, NIMBYISM and discrimination, health concerns, lack of affordable units, and lack of income due to low or unstable employment opportunities. The need for childcare centers and support for youth, including summer enrichment and summer work programs, generally was also highly noted by survey respondents across several topics. Sidewalks were high on the list for the need for public improvements. Parks, community centers for training opportunities, and additional greenspaces were also mentioned. Business technical assistance, microenterprise assistance, and other types of job training or other financial empowerment programs were also mentioned as potential economic development activities.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Anticipated Resources and proposed Project Budgets are based on 2026 Allocations released on April 3, 2026. CDBG Program Income (PI) is estimated and is the average amount of PI collected for the program. HOME PI reflects PI as of April 2026.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$5,434,241	\$947,277	0	\$6,381,518	\$6,381,518	Expected amounts reflect funding based on 2026 allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$2,492,989.38	\$566,048	0	\$3,059,037.38	\$3,059,037.38	Expected amounts reflect funding based on 2026 allocations.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$2,587,853	0	0	\$2,587,853	\$2,587,853	Expected amounts reflect funding based on 2026 allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$ 451,895	0	0	\$ 451,895	\$451,895	Expected amounts reflect funding based on 2026 allocations.

Table 47 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In addition to the Consolidated Plan formula grants, funding from other Federal programs and local funds will be used to address local needs and Consolidated Plan priorities: Continuum of Care (CoC) funds, Neighborhood Stabilization Program (NSP) I and II Program Income, CDBG Disaster Recovery (CDBG-DR) from a recently awarded 2021 & 2022 grant and HOME ARP funding in the amount of \$9,298,780 to be used to provide support services for individuals experiencing/formerly experiencing homelessness and other qualifying populations in danger of becoming homeless to increase housing stability. FY 2024 CoC funds awarded to the Nashville-Davidson County CoC totaled \$11,846,313 will sustain existing homeless assistance programs at MDHA and other nonprofit organizations.

MDHA has approximately \$836,352.56 in NSP PI on hand from rental income from a multifamily project previously acquired and constructed under the NSP1 program. Once additional NSP PI is accumulated, MDHA plans to use it to fund housing activities that will benefit persons with incomes of up to 120% AMI to fill the gap for housing units for persons with incomes between 80 – 120% AMI as identified in the Mayor’s Housing Report Needs and Gap Analysis as other programs are limited to providing units for persons whose income does not exceed 60 to 80% AMI. NSP1 PI funds will be targeted to provide units countywide, The funds will be loaned or granted as gap financing to nonprofit and for-profit developers for eligible NSP activities through a Request for Application (RFA) process. The minimum affordability period will be consistent with the HOME program requirements, where the affordability period ranges from 5 to 20 years based on the amount of the per-unit investment. Any PI generated from loans to developers will be used to fund additional projects.

MDHA receives pass through funding from the Tennessee Housing Development Agency (THDA) for the U.S. Department of Energy Weatherization Assistance Program (WAP) and for the U.S. Department of Health and Human Services Low Income Home Energy Assistance Program (LIHEAP), which are used jointly to install weatherization measures for very low-income households.

The Barnes Fund, Metro’s local housing trust fund, has supported the development of 5,828 new affordable units and the rehab of over 750 owner-occupied homes as of February 2026.

Leverage

MDHA attempts to use federal funds to leverage additional resources in several ways. Except for homeowner rehab assistance, funding applications should demonstrate the ability to leverage funds. This is part of the Financial Capacity evaluation criteria for requests for proposals/applications. MDHA’s grant writer researches federal, state, local, and private funding opportunities to apply for funds that

further MDHA's mission based on the priorities established in the Consolidated Plan and Public Housing Plan. To leverage HOME dollars, MDHA continues efforts to fund projects that leverage other resources for affordable housing development. For example, funded projects typically leverage funds from U.S. HUD/SHOP Grant, Federal Home Loan Bank AHP funds, private funds from corporations, foundations, churches, and individuals. Additionally, the Barnes Fund, Metro's local Housing Trust Fund, makes funds available that are used to leverage HOME dollars. Another opportunity to leverage HOME funds is with Low Income Housing Tax Credits (LIHTC). MDHA actively pursues other funding opportunities to leverage HOME and CDBG funds to create affordable housing through the Community Reinvestment Act (CRA), HUD-insured loans, and the State Housing Trust Fund (HFT). Where appropriate, leverage may be achieved through supportive services provided by partners.

Match Requirements

The HOME program requires a 25% match of the total HOME funds drawn down for project costs. This match is different than leverage, and this requirement will be met by match credit from prior HOME projects, Barnes Trust fund projects that meet the requirements of the HOME program, by the value of donated land or improvements, or by other eligible methods as provided in the HOME regulations. Amounts above the 25% match are considered leverage.

To meet the ESG match requirement, all organizations applying for funding must provide a 100% match of the funds they are seeking. This and the MDHA administration match requirements may be satisfied by cash, the value of time and services provided, or other eligible methods as provided by the ESG regulations.

CoC funds must be matched 25% by funding from other eligible sources. An array of sources are expected to be leveraged to meet this match, depending on the project and the administering agency – from the value of primary care and pharmacy services to residents living in permanent supportive housing, to private donations that assist with operating costs, to federal and state funds that help further CoC planning activities.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Metro has been formally evaluating the use of Metro-owned land to support the city's housing needs through the Metro's Infill Housing Initiative, an inter-departmental initiative led by the Planning Department and the Department of General Services. Together, the Planning Department and the Department of General Services have identified Metro-owned parcels suitable for housing development through public-private partnerships. General Services is evaluating each potential site and balancing housing opportunities with other Metro needs. Parcels selected for housing will be released through a competitive solicitation process, with proposals ranked in part on the inclusion and depth of deed-restricted affordable units.

In addition to the effort discussed above, Metro Nashville has made back-tax properties available to nonprofit partners to be utilized in conjunction with affordable housing projects utilizing Barnes Housing Trust Funds. A total of 125 Metro-owned lots have been awarded through the Spring 2025 funding cycle.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	New Affordable Housing Opportunities	2026	2027	Affordable Housing Non-Housing Community Development	N/A	Construct New Affordable Housing Address Housing Barriers	*HOME: \$3,059,037.38	Rental units constructed: 20 Household Housing Units Homeowner Housing Added: 8 Household Housing Units
2	Affordable Housing Preservation	2026	2027	Affordable Housing Public Housing Non-Housing Community Development	N/A	Retain Affordable Housing Stock Maintain Housing Stability	CDBG: \$3,397,990	Rental units rehabilitated: 1 Household Housing Unit Homeowner Housing Rehabilitated: 80 Household Housing Units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Support for Homeless & Persons with HIV/AIDS	2026	2027	Homeless Non-Homeless Special Needs	N/A	Assist Homeless Persons & Persons with HIV/AIDS	*HOPWA: \$2,587,853 *ESG: \$451,895	Tenant-based rental assistance / Rapid Rehousing: 225 Households Assisted (ESG) Homeless Person Overnight Shelter: 2000 Persons Assisted (ESG) Homelessness Prevention: 175 Persons Assisted (ESG- includes outreach) HIV/AIDS Housing: 270 Household Housing Unit (HOPWA) Other: 2105 Other (HOPWA)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Essential Services for LMI and Vulnerable People	2026	2027	Public Housing Non-Housing Community Development	N/A	Create Economic Opportunities for LMI Persons Support Youth Programs	**CDBG: \$2,233,528	Public service activities other than Low/Moderate Income Housing Benefit: 1700 Persons Assisted
5	Neighborhood Revitalization	2026	2027	Non-Housing Community Development	N/A	Invest in Underserved Areas	CDBG: \$750,000	Other: 2 Other

Table 48 – Goals Summary

*Totals include \$305,903 for HOME admin - \$2,753,134.38 is the actual amount of funds available for HOME projects; \$77,635 for HOPWA MDHA Admin - \$2,510,218 is the actual amount of funds available for HOPWA activities; \$33,892 for ESG MDHA Admin - \$418,003 is the actual amount of funds available for ESG activities.

**Total includes \$1,276,302 for CDBG Admin/Planning - \$957,226 is the actual amount of funds available for public services

Goal Descriptions

1	Goal Name	New Affordable Housing Opportunities
	Goal Description	Increase the number of decent, safe affordable units and help LMI households access affordable housing.
2	Goal Name	Affordable Housing Preservation
	Goal Description	Preserve existing affordable housing units and help LMI tenants and homeowners retain housing.
3	Goal Name	Support for Homeless & Persons with HIV/AIDS
	Goal Description	Support facilities and services for homeless persons and persons with HIV/AIDS.
4	Goal Name	Essential Services for LMI and Vulnerable People
	Goal Description	Provide services that support basic needs and expansion of opportunity for low-moderate income and vulnerable people.
5	Goal Name	Neighborhood Revitalization
	Goal Description	Revitalize distressed neighborhoods and underserved areas.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following are proposed projects to be undertaken during the 2026 program year utilizing 2026 allocations.

Projects

#	Project Name
1	CDBG Administration and Planning
2	CDBG Homeowner / Rental Rehab
3	CDBG Public Facilities and Infrastructure
4	CDBG Public Services
5	HOME Administration
6	HOME New Construction – Rental
7	HOME New Construction – Homeownership
8	HOPWA Housing and Supportive Services
9	ESG Programs and Services

Table 491 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Funding priorities for the 2026-2027 Action Plan are the same as those in the Five-Year Plan.

Funding priorities are intended to address underserved needs as identified in the needs assessment and through public input, and they are designed for feasible and effective implementation.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Administration & Planning
	Target Area	N/A
	Goals Supported	Administration and Planning
	Needs Addressed	Construct New Affordable Housing Address Housing Barriers Retain Affordable Housing Stock Maintain Housing Stability Support Youth Programs Invest in Underserved Areas
	Funding	CDBG: \$ 1,276,302
	Description	Funding to be used for oversight and administration of CDBG programs, including monitoring, reporting, program evaluation, fair housing activities, and the development of the Consolidated Plan and annual updates and amendments. Planning includes studies, analysis, data gathering, and preparation of plans.
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A

	Planned Activities	Funds to be used by MDHA as the lead agency for the development and administration of the Consolidated Plan. Administrative activities include grant management, monitoring, budgeting, and planning and executing CDBG-eligible activities. MDHA may choose to partner with another entity to undertake eligible planning activities. Funding for this activity is capped at 20% of the annual CDBG allocation plus 20% of program income.
2	Project Name	CDBG Homeowner/Rental Rehab
	Target Area	N/A
	Goals Supported	Affordable Housing Preservation
	Needs Addressed	Retain Affordable Housing Stock Maintain Housing Stability
	Funding	CDBG: \$ 3,397,990
	Description	Rehabilitation of owner-occupied and rental homes to allow residents to maintain stable affordable housing and project delivery.
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	80 owner/occupied units; 1 rental/occupied unit
	Location Description	Countywide

	Planned Activities	Assistance will be provided in the form of forgivable loans for elderly (age 62+) homeowners. Assistance to other homeowners will be provided in the form of deferred (due on sale) loans. Repairs or improvements will be limited to items that address health and safety needs, such as heat/air, roof repair, plumbing, electrical, and accessibility. Priority will be given to homeowners whose incomes are at or below 50% AMI, persons with disabilities, and the elderly (age 62+). This program will be administered directly by MDHA and/or contracted out. Homeowners may apply during the open application period, and funds will be allocated on a first-come, first-served basis to eligible households until funding is exhausted.
3	Project Name	CDBG Public Facilities and Improvements
	Target Area	N/A
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Invest in Underserved Areas
	Funding	CDBG: \$750,000
	Description	Construction or expansion of a neighborhood facility owned by a nonprofit or public agency or installation of infrastructure improvements (such as sidewalks or drainage) in areas where at least 51% of the residents are LMI.
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Residents in low-moderate income areas, as well as those in areas of urgent need, in the event funds are needed to address urgent circumstances.
	Location Description	Projects must be located in and serve residents in an area where at least 51% of the residents are considered LMI

	Planned Activities	Costs include hard and soft costs, A&E costs. Maintenance/operations costs are not eligible. Projects may be identified through collaboration with Metro. Funds for public facilities may be used for Metro or MDHA-owned projects or awarded to qualified nonprofits. MDHA may use a portion of funds for activity delivery costs.
4	Project Name	CDBG Public Services
	Target Area	N/A
	Goals Supported	Essential Services for LMI and Vulnerable People
	Needs Addressed	CDBG Services that Provide Stability
	Funding	CDBG: \$957,226
	Description	Included are new or enhanced programs undertaken by nonprofit or public agencies that serve youth ages 6-18 from LMI families during the Summer of 2026; fair housing counseling, outreach, education and other activities; and limited assistance of one-time emergency payments for rent and utility needs for homeless persons obtaining housing through the Metro Office of Homeless Services or utilizing MDHA Voucher programs (i.e., Shelter Plus Care, VASH).
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	1700 LMI persons
	Location Description	Countywide

	Planned Activities	<p>Programs must provide new or enhanced activities that will further participants’ academic, artistic, and athletic interests, as well as promote job skills development and/or healthy lifestyles, to help prepare youth to become successful adults. Youth work programs in collaboration with the Mayor’s office are also included. Programs must operate between June 1 and July 31, 2025. Funding is awarded through a competitive process. Funding will be awarded to a qualified nonprofit through a competitive process.</p> <p>Fair housing activities include speaking with aggrieved individuals to inform them of their rights about Fair Housing and interacting with a potentially aggrieved individual’s housing provider to determine the housing provider’s version of the facts (i.e., investigation.); interacting with a housing provider to inform the housing provider of his or her obligations under applicable law, to bring relief to the aggrieved individual; providing legal representation to an aggrieved individual, either as a defendant or plaintiff in housing-related litigation; providing general education information to individuals to inform them of their rights in conjunction with the Fair Housing Laws.</p> <p>A portion of the funds may be used by MDHA to pay for activity delivery costs.</p> <p>One-time emergency payments up to \$2000 per client to pay first month’s rent and security, and utility deposits for homeless persons obtaining housing through the Metro Office of Homeless Services or utilizing MDHA Voucher programs (i.e., Shelter Plus Care, VASH). Payments are made directly to landlords and utility companies. Funds can also be used for costs associated with program delivery.</p>
5	Project Name	HOME Administration
	Target Area	N/A
	Goals Supported	Administration and Planning
	Needs Addressed	Construct New Affordable Housing
	Funding	HOME: \$305,903
	Description	Provide grant management, compliance, and oversight of Home-funded activities.
	Target Date	5/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administrative costs include staff and related requirements for overall program management, coordination, monitoring, reporting, and evaluation. Administrative activities will be undertaken by MDHA.
6	Project Name	HOME New Construction - Rental
	Target Area	N/A
	Goals Supported	New Affordable Housing Opportunities
	Needs Addressed	Construct New Affordable Housing
	Funding	HOME: \$2,253,134.38
	Description	Funding for the construction of new units for rent to households with incomes at or below 60% AMI.
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	20 units (≤ 60% AMI)
	Location Description	Countywide

	Planned Activities	<p>A minimum of 15% of the 2026 HOME allocation, estimated to be 458,855, will be set-aside for eligible CHDO projects. The tenure of the CHDO projects will be based on developer demand and can come from the homeowner or rental project budgets.</p> <p>Additionally, MDHA may set aside a minimum of \$500,000 for the redevelopment of MDHA-owned properties converted under RAD.</p> <p>For remaining funds, MDHA may award funds on a first-come, first-served basis through an open application cycle or on a competitive basis via a Request for Applications (RFA) seeking proposals for project development.</p> <p>Depending on project demand, financial assistance to developers may be in the form of construction loans and permanent financing.</p> <p>Eligible uses of funds include acquisition, site preparation, construction, and soft costs. All new construction projects will be subject to underwriting by MDHA and must meet HOME Site and Neighborhood Standards.</p> <p>Units must be occupied by tenants with incomes at or below 60% AMI. In projects with 5 or more HOME-assisted units, at least 20% of the units must serve households at or below 50% AMI.</p> <p>Projects that would require the permanent displacement of existing residents will not be eligible for funding.</p>
7	Project Name	HOME New Construction - Ownership
	Target Area	N/A
	Goals Supported	New Affordable Housing Opportunities
	Needs Addressed	Construct New Affordable Housing
	Funding	HOME: \$500,000
	Description	New home construction and downpayment assistance in conjunction with the purchase of homes for LMI households with incomes at or below 80% AMI.
	Target Date	5/31/2027

Estimate the number and type of families that will benefit from the proposed activities	8 homes (with incomes at or below 80% AMI), with priority given to projects that benefit large families.
Location Description	Countywide
Planned Activities	<p>A minimum of 15% of the 2026 HOME allocation, estimated to be \$458,855, will be set-aside for eligible CHDO projects. The tenure of the CHDO projects will be based on developer demand and can come from the homeowner or rental project budgets.</p> <p>Funding for the construction of new homes (which may include property acquisition costs, predevelopment loans, and downpayment assistance for eligible homebuyers to purchase these homes.) All purchasers must receive/complete homebuyer education through a HUD approved education provider.</p> <p>MDHA may award funds on a competitive basis via a Request for Applications (RFA) or on a first-come, first-served basis through an open application cycle/RFA or undertake development in house.</p> <p>Projects that would require the permanent displacement of existing residents will not be eligible for funding.</p>
Project Name	HOPWA Housing and Supportive Services
Target Area	N/A
Goals Supported	Support for Homeless & Persons with HIV/AIDS
Needs Addressed	Assist Homeless Persons & Persons with HIV/AIDS
Funding	HOPWA: \$2,587,853
Description	Housing; short-term rent, mortgage, and utility assistance (STRMU); supportive services for persons with HIV/AIDS and their families; program administrative costs incurred by MDHA and Sponsor agencies
Target Date	5/31/2029

Estimate the number and type of families that will benefit from the proposed activities	-Housing Assistance (PBRA, TBRA, Short-term/transitional): 70 persons -STRMU: 200 persons -Supportive Services (includes Permanent Housing Placement): 2,105 persons
Location Description	Countywide

Planned Activities

- \$258,785 for Administration – \$77,635 retained by MDHA and \$181,150 to be awarded to Sponsor agencies
- \$2,329,068 for the following eligible activities:
- Facility Based Rental/Housing Assistance– costs associated with the rental subsidy assistance of clients in project-based rental units OR facility-based housing assistance costs for leasing a transitional/short-term housing facility/unit (ex-hotels/motels)
- STRMU – reasonable rent and mortgage assistance payments that represent actual housing costs; assistance varies per client depending on funds available, tenant need, and program guidelines
- Tenant Based Rental Assistance – costs associated with the placement of clients in permanent housing in the private rental housing market; assistance covers a portion of the rent based upon Fair Market Rent or “reasonable rent” and operates similar to the Section 8 Housing Choice Voucher Program.
- Supportive Services - services including, but are not limited to, health, mental health assessments, permanent housing placement, drug and alcohol abuse treatment and counseling, day care, transportation assistance, employment assistance, personal assistance, nutritional services, intensive care when required, and assistance in gaining access to local, State, and Federal government benefits and services, except that health services may only be provided to individuals with acquired immunodeficiency syndrome or related diseases and not to family members of these individuals. Permanent Housing Placement assistance is also covered under Supportive Services.
- Housing Information Services – including, but not limited to, counseling and referral services to assist an eligible person to locate, acquire, finance and maintain housing. This may also include fair housing counseling for eligible persons who may encounter discrimination on the basis of race, color, religion, sex, age, national origin, familial status, or handicap.
- Resource Identification Services – services to establish, coordinate and develop housing assistance resources for eligible persons.
- Acquisition, rehabilitation, conversion, lease, and repair of facilities - to provide housing and services

All funds will be awarded to Sponsors selected for funding through an RFA to be issued in 2026. Proposals will be evaluated by a Review Committee comprised of MDHA staff, representatives of programs that serve persons living with HIV/AIDS, or individuals that are knowledgeable about various aspects of housing services in accordance with the evaluation criteria contained in the RFA and ranked from highest to lowest. Funding will be awarded for projects according to their overall rank until funding is exhausted.

9	Project Name	ESG Programs and Services
	Target Area	Countywide
	Goals Supported	Support for Homeless & Persons with HIV/AIDS
	Needs Addressed	Assist Homeless Persons & Persons with HIV/AIDS
	Funding	ESG: \$ 451,895
	Description	Activities to support homeless persons - rapid re-housing and homeless prevention assistance, shelter operations/essential services, and outreach; program and HMIS administration
	Target Date	5/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	<ul style="list-style-type: none"> -Rapid Re-housing: 225 persons -Homeless Prevention: 75 persons -Shelter Operations/Essential Services: 2,000 -Outreach: 100 persons
	Location Description	Countywide

Planned Activities

- \$33,892 for Administration – retained by MDHA for general management, oversight, and coordination of ESG programs
- \$ 418,003 for the following eligible activities:

Rapid Re-housing Assistance – includes, but is not limited to, utilities, rental application fees, security deposits, etc. and other eligible activities as defined in the ESG regulations at 24 CFR, §576.104; §576.105 (Housing relocation and stabilization services) and §576.106 (Short term and medium-term rental assistance)

Homeless Prevention includes, but is not limited to, rental assistance (such as arrears) and housing relocation and stabilization services, etc., and other eligible activities as defined in the ESG regulation at 24CFR, §576.103

Shelter Operations* - include, but are not limited to, maintenance, rent, repair, etc., and other eligible activities as defined in ESG regulations at 24 CFR §576.102(3)

Essential Services* – include, but are not limited to, case management, childcare, education services, etc., and other eligible activities as defined in ESG regulations at 24 CFR, §576.102(1)

Street Outreach* – includes, but is not limited to, the cost of engagement, case management, emergency health and mental health, etc. and other eligible activities as defined in the ESG regulation at 24 CFR, §576-101

*The total amount awarded for Shelter Operations, Essential Services, and Street Outreach cannot exceed \$271,137 (60% of the 2026 ESG Allocation).

Funding for all activities, except Administration, will be awarded to qualified nonprofits through a competitive process to be announced Summer 2026.

Proposals will be evaluated by a Review Committee comprised of MDHA staff, representatives of programs that serve homeless persons, homeless or formerly homeless individuals or individuals that are knowledgeable about various aspects of the ESG program. Proposals will be evaluated in accordance with the evaluation criteria contained in the RFA and ranked from highest to lowest. Funding will be awarded for projects according to their overall rank until funding is exhausted.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

No geographic target areas have been identified. Funds will be distributed throughout the County based on need and program regulatory requirements.

Rationale for the priorities for allocating investments geographically

N/A

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless (ESG)	225
Non-Homeless (HOME + CDBG)	109
Special-Needs (HOPWA)	270
Total	604

Table 50 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance (ESG+HOPWA)	495
The Production of New Units	28
Rehab of Existing Units	81
Acquisition of Existing Units	0
Total	604

Table 51 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

MDHA will continue to undertake the redevelopment of its oldest former public housing into mixed-use, mixed-income communities.

Actions planned during the next year to address the needs to public housing

To support MDHA's redevelopment efforts, approximately \$500,000 of HOME funds may be used for new construction of mixed-income housing as part of an "Transformation" initiative. The HOME-assisted units will be restricted to households with incomes ≤60% AMI.

The redevelopment at Napier-Sudekum includes a rebranded client one-stop referral, information, and service destination, now named the VOICE Center, which represents (Valuing Opportunity, Inclusion, and Connectivity for Everyone). This service center serves the broader Metropolitan Development & Housing Agency housing portfolio. The VOICE Center focuses on services related to job training, HiSET/college education, wellness/health, and youth engagement. All visitors are helped with assessing needs and offered guidance and referrals to match services with the client's needs. The rebranded and repurposed VOICE Center is operated by the Resident Services department. The center offers a multipronged resource to help adults identify job opportunities, train for specific skills and receive job interviews, VOICE center partners include the TN Department of Labor and Workforce Development and the Urban League to provide these services. Additionally, health education and insurance enrollment services are offered to pregnant mothers through Nashville Strong Babies, and after-school drop-in services are offered to school children through the Oasis Center. ALL visitors are welcome and able to participate in an integrated service delivery model of ongoing classes and programs. Other available services include HiSET/GED classes, financial literacy, homebuyer education, and digital literacy lap-top computer centers. A second VOICE Center North is scheduled to open in summer 2026, which will offer youth services, , job assistance and educational assistance.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

MDHA provides several opportunities for residents to become more involved in management and to participate in homeownership programs:

- Two public housing residents are appointed to the 7-member MDHA Board of Commissioners.
- Each property has a resident association that actively engages the residents and coordinates activities with property management. The president of each resident association meets with MDHA leadership annually to review the PHA Annual Plan.
- MDHA's "Transformation" process encourages residents to participate in the master planning process for their sites, and specific meetings are held to obtain their input.
- MDHA's Resident Services and Rental Assistance Department offer Family Self-Sufficiency programs(FSS) that create pathways to homeownership. In 2025 the Resident Services Department assisted with five (6) house purchases and helped two (2) make purchasing a home more affordable by sponsoring the MDHA Interest By-Down Program in which homebuyers were able to reduce their 30-year mortgage rate by one (1) percentage point.
- The VOICE center operated by the Resident Services Department facilitates the Financial Freedom and Home-Ownership classes for all MDHA residents and for the general public. The courses cover budgeting, financial planning, credit repair, and home buying assistance. In 2025 43 individuals graduated from Financial Freedom and Home-Buyers Classes.
- The Family Self-Sufficiency (FSS) Grant Program is a long-term initiative that encourages and assists residents in achieving individualized goals, attain financial independence and home ownership, for those who seek to become homeowners. Intensive goal-driven case management and making linkages for wrap-around services are

- fundamental components of this initiative. Some of the hallmarks of all of MDHA's services and self-sufficiency programming include but are not limited to: helping families increase household income; techniques for reducing and/or eliminating the need for government assistance; improving credit scores; expunging charges; achieving higher levels of education; enhancing job training and employability skills; improving overall health/wellbeing; improving money management/financial literacy; homeownership classes; increasing savings and In reducing/eliminating debt etc.
- The Resident Services Department continues to also operate the HUD Resident Opportunity Self-Sufficiency grant in 2025, in which 53 families receive personalized case management from a ROSS- Coordinator to help increase education, obtain new employment and increase wellness activities for the program participant and every resident of their household.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable. As of the last assessment, MDHA is considered a high performer.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

This section describes the one-year goals and activities for the Nashville-Davidson County area to strengthen its housing crisis resolution system. Nashville-Davidson County’s Continuum of Care Homelessness Planning Council is empowered to make decisions and recommendations as the governance board for the Nashville-Davidson County Continuum of Care, as required by 24 CFR Part 578.

The Homelessness Planning Council has the following duties and responsibilities:

1. To implement a coordinated and focused approach to ending homelessness and to develop measurable objectives via the creation of a strategic plan
2. To fulfill all duties and responsibilities as the governance board for the Nashville-Davidson County Continuum of Care, including compliance with 24 CFR Part 578
3. To hold regular meetings open to the public with published agendas
4. To assure participation of all stakeholders, including persons experiencing homelessness
5. To maintain accurate, current data on homeless populations and
6. To educate the public, service providers, and other interested parties on issues related to homelessness. For information on specific homeless initiatives, visit the Office of Homeless Services (OHS) web page: www.nashville.gov/homeless

The July 2023 – June 2026 Homelessness Planning Council Strategic Plan cites two primary goals:

- *employ evidence-based, data-driven decisions to serve and empower individuals experiencing homelessness; and*
- *align resources that close the resource gap and have clear lines of accountability.*

The Plan outlines 8 primary objectives:

Objective 1.1 Reexamine and strengthen collaborative infrastructure and roles played by key stakeholders, including individuals with lived experience, governance, committees, and members.
Objective 1.2 Identify inventory.
Objective 1.3 Outline a plan to improve data collection, analysis, and presentation for all populations.

<p>Objective 1.4</p> <p>Establish effective goals and metrics to report on strategic homelessness initiatives.</p>
<p>Objective 2.1</p> <p>Mobilize community partners and maximize funding to serve all populations.</p>
<p>Objective 2.2</p> <p>Work towards ending all homelessness.</p>
<p>Objective 2.3</p> <p>Maximize community-wide HMIS data collection, sharing, and use.</p>
<p>Objective 2.4</p> <p>Develop an ongoing, robust, and transparent communications strategy to advance collaborative efforts to end homelessness.</p>

Describe the jurisdiction’s one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Metro Office of Homeless Services (OHS) has a homeless outreach team that coordinates within and outside Metro government to reach people who live outdoors. The team has helped move Metro government response from an enforcement-only approach to an engagement approach with a heavy emphasis on supportive services. Nashville has created a single portal called Hub Nashville in which government agencies, elected officials, and members of the public may report any concerns or complaints they may have with the unhoused population to be addressed by the OHS outreach team. OHS outreach then coordinates with other outreach teams and focuses on linking people with needed services, health care, and housing to address and de-escalate potential situations and avoid arrests.

Outreach teams meet monthly to discuss urgent issues and coordinate efforts. They are all trained in entering people into Coordinated Entry (CE) and participate in weekly care coordination meetings to advocate for their most vulnerable clients.

Despite these efforts, the lack of affordable housing in all neighborhoods and a continuing loss of low-income housing stock remains a barrier. In addition, landlords have tightened their eligibility requirements (criminal background, deposit requirements, etc.), which increasingly prohibit people from acquiring housing, even when they have the necessary income. Nashville's critical need for new Permanent Supportive Housing is exacerbated by the passage of Tennessee law SB1610, which expands the Equal Access to Public Property Act of 2012 to

include city and county public property. Camping on any public property not designated for camping use is now a Class E felony in Tennessee.

OHS's Landlord Engagement team has created a platform to encourage landlords to lower barriers and accept tenants who are unsheltered. Called The Low Barrier Housing Collective, one component is a database of hundreds of landlord, property owner, and developer members who have agreed to lower barriers for unhoused clients, including eschewing criminal background checks, credit history, and other factors that may exclude someone from housing. They offer sign-on bonuses, furniture, and other incentives to encourage landlords to join the Collective. As a result, voucher utilization has significantly increased in the city.

Through HUD's Special NOFO in FY2022, Nashville sought funding to expand services to persons experiencing unsheltered homelessness and access to housing via Stability Vouchers. To prepare an application, the Shelter, Weather, Outreach, and Prevention (SWOP) Committee of the CoC honed the city's Outdoor Homelessness Strategy, which encompasses a system-wide approach to prevent and end homelessness for people living in large encampments and other unsheltered locations. The methodology provides a road map for incorporating Permanent Supportive Housing (PSH) and intensive outreach and engagement as well as a housing surge event to move people quickly indoors.

The Outdoor Homelessness plan contains solutions proposed by unsheltered and recently sheltered people, Metro government committees, and public comments from meetings regarding the budgeting of funds received from the American Rescue Plan. Although Nashville was not selected for an award, the foundations laid forged strong partnerships that have set the stage for reducing unsheltered homelessness. This plan was refreshed in the fall of 2024 and approved by the Homelessness Planning Council.

Starting in the fall of 2022, outreach workers, Metro agencies and an array of community partners embarked on a concerted effort focused on an encampment on the edge of Brookmeade Park, working with residents to move from the park into various housing options. Work began in February 2023 with residents of a second camp in Wentworth Park, and in October 2023 in the Truckstops of America (TA) encampment. According to information provided through OHS, a total of 147 persons living in these areas were assisted with housing placement, and 79% of these people entered either interim or permanent housing. An additional estimated 36 residents of Hermitage Camp were engaged in late January 2024 with housing navigation as the Encampment Housing Surge efforts continued. Goals and actions for the next year include the following:

- Increase system capacity in outreach and housing navigation services.
- Adopt minimum standards for street outreach and improve the coordination between different street outreach groups.
- Support extension of health care to encampments and the streets, via Neighborhood Health's team and the Street Medicine Team at Vanderbilt.

Planning

- In mid-late 2023, Nashville's strategic plan for 2022-2025 was updated and action steps streamlined. In the next year, responsible parties will be identified to accomplish goals, and an accountability plan will be created, to get people off the streets, out of shelters, and into homes.

The primary aim of this plan is to set forth goals and objectives that can be used to drive the implementation of an effective Housing Crisis Resolution System for the Nashville area. In such a system, the community will work together to ensure that homelessness is a rare occurrence, lasts only briefly when it does occur, and does not recur for those individuals who have been housed. This system incorporates Coordinated Entry and prioritizes households with the highest needs for assistance, uses data to assess system and project performance, and assures that all the components, programs, and services are oriented toward a common goal: rapidly moving people who are homeless into housing. Emphasis will be placed on elevating the voice of the community in line with our person-centered values, particularly those voices that have been historically marginalized.

All metrics to track progress are already being collected via HMIS. This data is reported to the Homelessness Planning Council, CoC General Membership, Performance Evaluation Committee, Data/HMIS Committee, and other stakeholders regularly, and shared online in dashboards and infographics.

Accountability

- Support the Metro Council's Public Health and Safety Committee in its monitoring of activities funded through the Mayor's \$50 million in American Rescue Plan funding, and development of a data dashboard on those activities created by the HMIS team at OHS.
- Work to assess and improve the community's system for addressing homelessness by increasing the efficiency and effectiveness of Nashville's housing crisis resolution system.
- Evaluate local strategic plan on a regular basis with annual and/or quarterly reports provided to the Homelessness Planning Council and the Continuum of Care General Membership. The intention is to update the plan during an annual review process, and ensure the objectives are measurable and time bound.
- Engage members of the Homelessness Planning Council to serve on CoC committees of interest & assure that they become members of the CoC.

Foster Collaboration and Training

- Build on the successful March 2024 Housing Community Conference by holding such educational conferences 3 times per year, training on topics like trauma informed care, critical time intervention, motivational interviewing, etc.
- Build on the successful June 2025 Homeless Symposium by reviewing community data, comparing it to national data, and sister cities, along with receiving guidance from national leaders.
- Support Park Center in its SSI/SSDI Outreach, Access, and Recovery (SOAR) training and partnerships with Vanderbilt University Medical Center, Neighborhood Health, The Village at Glenclyff, Safe Haven Family Shelter, HCA and service providers who use Coordinated Entry, so that people who are eligible for SSI/SSDI receive these supports as quickly as possible and enhance stability in their lives. Metro is providing funding to The Contributor to provide additional SOAR services, and they have partnered with two local hospitals to more adequately serve heavy users of the Emergency Departments that are experiencing homelessness.
- Build on local partnerships strengthened by work during the last 3 years combatting

COVID and utilizing a huge influx of CV-CARES funding, by formalizing collaborations and assuring clear and regular communications.

- Equip providers/CoC partners with training and updates on how to access services for homeless persons. This will be done at the monthly Coalition for the Homeless meetings and should cover services that are homeless-specific as well as mainstream services that can stabilize the broader community. This will require more work at the state level, since that is where many of these programs (TANF, Medicaid) are located.
- Continue to educate service providers so they know how to link and partner with trained housing navigators.
- Support the continued work of Coordinated Entry (CE), specifically for victims of domestic violence, as well as the Rapid Rehousing resources for this subpopulation, made possible via CoC bonus project funding awarded by HUD to The Mary Parrish Center, Safe Haven Family Shelter and The Salvation Army.
- Continue partnering with Regional Overdose Prevention Specialists (ROPS) to offer Nashville providers free training designed to increase awareness of the dangers of opioids and stimulants, and how to recognize and respond to an overdose, including how to use the life-saving drug naloxone. This training is incorporated as part of the annual Point-in-Time (PIT) Count team member orientation. ROPS also provides free Narcan to many providers for the PIT Count, Cold Weather Shelter, and outreach teams that may have a need to utilize it.
- Continue education & advocacy efforts like the 2023 Day on the Hill, where scores of people from across the state met with state legislators to increase their awareness of issues such as the need for more affordable housing for extremely low-income individuals, and the negative impact of bills that criminalize homelessness.
- Ensure staff at key agencies consistently transmit critical information and updates to all relevant stakeholders.

Focus on Data

- Improve coordination efforts among service providers through increased investment in the city's Homeless Management Information System (HMIS). Continue regular imports of data from the Nashville Rescue Mission, Nashville's largest emergency shelter, into HMIS to increase HMIS bed coverage desired by HUD and get a more accurate picture of homelessness in Nashville.
- Enhance data entry into HMIS by street outreach staff, to better understand Nashville's unsheltered population and evaluate that data regularly to gauge trends.

Effectively use current housing resources, and expand using new ones

- Invest in activities that lead people experiencing homelessness to permanent housing as quickly as possible while offering a variety of interventions to address people's unique needs.
- Use ESG funds to assist approximately 225 people with rapid rehousing and 75 households with homeless prevention services; serve approximately 2,000 individuals via shelters and essential services; and, with ESG-funded and other community partners, engage a minimum of 100 individuals via street outreach efforts with the goal

of linking them through our Coordinated Entry (CE) process with housing opportunities.

- Enhance support to individuals housed using HUD ESG funds.
- Effectively utilize subsidies such as: the 100 mainstream housing vouchers awarded to MDHA in December 2020, effective 3/1/2021; Shelter Plus Care vouchers for homeless persons with disabilities; a monthly set-aside by MDHA of 18 Housing Choice Vouchers; VASH subsidies for veterans; 198 Emergency Housing Vouchers awarded to the city in 2020; and Family Unification Program (FUP) vouchers for youth with histories of, or who are at risk of placement into, foster care.
- Expand the inventory of available housing units for persons served with Rapid Rehousing assistance when their rental assistance ends, via housing search and access to more landlords.
- Streamline access to Shelter Plus Care and other vouchers to ensure we prioritize people according to their needs and link them through CE to the right resources.
- Continue to expand efforts to connect people who were experiencing homelessness when they entered institutions (hospitals, jail, mental health facilities, etc.) with housing navigators as part of their discharge planning to avoid the released of people to the streets or shelters.
- Support further developments within the Homeless Court in Nashville.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Office of Homeless Services (OHS) is dedicated to continual improvement of Coordinated Entry (CE) to ensure people experiencing literal homelessness have immediate access to emergency shelter and, when appropriate, to transitional housing programs. The CoC Shelter, Weather, Prevention, and Outreach (SWOP) Committee is discussing access to shelter, how to remove barriers to shelter, and with OHS and \$4.5 million from the city to Community Care Fellowship (CCF), created alternative shelter options with a Housing First approach. These “Mobile Housing Navigation Centers” are scattered throughout the community and accommodate much smaller numbers than the Nashville Rescue Mission and the seasonal Room in the Inn. They are prioritized for people living unsheltered and those with conditions not suited for high barrier emergency shelters; for example, those who use substances, people with behavioral health issues not stable on meds, women in the third trimester of pregnancy, single fathers with children, unsheltered families, and families with disabling conditions. The funding comes as part of former Mayor John Cooper’s \$50 million plan to combat homelessness, which capitalizes on funds from the American Rescue Plan set aside for long-term housing. During the next year, CCF will continue using Metro’s funding to operate mobile housing navigation centers (MHNCs), which will serve more than 500 individuals and provide a bridge between encampment and permanent housing. In early 2025, OHS signed contracts with Hospitality Hub to provide interim gap housing primarily for those exiting encampments, and Launchpad, a local emergency shelter for youth experiencing homelessness.

The following strategies will help evaluate appropriate referrals to fill beds with people with the highest needs:

- Analyze city funds budgeted and spent on overflow shelter costs, occupancy rates at all shelters in Nashville, and develop a recommendation to the city about how best to

allocate resources in a new way that saves lives and reduces duplication of tax dollars and private donations.

- Analyze current shelter occupancy numbers to see if emergency and transitional beds are utilized at a high capacity.
- Develop a solid prevention and diversion effort.
- Quickly link people to emergency beds.
- Coordinate exit strategies that allow newly identified low-income affordable housing units to be filled with people who experience literal homelessness;
- Continue an in-reach team to assist shelter providers with housing navigation and enter people into CE.
- Improve data sharing in HMIS to know how long people stay in shelter beds and where they go when they exit.
- Educate providers across the CoC on eligibility requirements for various transitional housing options to promote appropriate referrals (ideally through CE);
- Assist transitional housing providers to coordinate with other agencies when people leave their programs, so that they do not return to literal homelessness.
- Develop warm hand-off protocols to support people as they exit shelter and transitional housing beds.
- Link housing navigators with transitional housing providers to assist in the housing search coordination if needed.
- Share housing resources/destination information and eligibility criteria to provide people in emergency shelters and transitional housing with options.
- Continue to evaluate innovative approaches such as developing bridge housing, navigation centers, safe havens, service centers, night centers, etc. to address the needs of people who identify themselves as shelter resistant.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

According to local HMIS data from October 1, 2021, through September 30, 2022, a far lower percentage of “adult only” households move into permanent housing compared to households with children. 80% of households experiencing homelessness in Nashville are adult-only households. Adult-only households are far more likely to experience chronic homelessness than households with children. A full 1/3 of adult-only households in Nashville are experiencing chronic homelessness and another 37% have disabling conditions and will soon meet the chronic definition if they are not housed.

HUD’s definition of chronically homeless is a person or household having experienced homelessness for at least 365 consecutive days OR having experienced 4 episodes of homelessness in 3 years that add up to at least 365 days. Additionally, the individual or someone in the household must have a disabling condition. People experiencing chronic homelessness are highly vulnerable and are identified as a priority population for housing in our community’s strategic plan.

The HMIS data above are among key statistics highlighted in a report created by the Nashville CoC Data and HMIS Oversight Committee, in which the committee recommends that this data be used as a foundation of strategic data-driven decisions for CoC and other funding. In FY2024, the data was used by the Performance Evaluation Committee to help prioritize new local projects submitted for the annual competition for HUD CoC funding.

The report concluded that Nashville has a high percentage of chronically homeless individuals needing permanent supportive housing. These individuals are least likely to be housed in the city and if housed, they wait longer than others before they are housed - and then are often not housed with the support they need for housing retention. Nashville's stock of resources does not match the needs of the community.

The Data and HMIS Oversight Committees recommended that local data be used as the foundation for strategic funding decisions so that funding more effectively meets the needs of people experiencing homelessness in Nashville. Data shows that to fill the gap, Nashville should target projects that create new Permanent Supportive Housing (PSH) units to serve people experiencing chronic homelessness and prioritize these projects for funding.

Further recommendations from the Data and HMIS Oversight Committees include:

1. Data and HMIS Oversight Committees should further investigate disparities in outcomes, particularly for families with children.
2. Performance Evaluation Committee should ensure all CoC-funded PSH projects are appropriately accepting eligible persons experiencing chronic homelessness.
3. Coordinated Entry should establish referral processes for all PSH projects that prioritize people experiencing chronic homelessness.

Other actions steps to help homeless persons make the transition to permanent housing and independent living are listed below:

- Increase permanent housing opportunities, linked to appropriate support, for homeless veterans, chronic/vulnerable homeless persons, families and youth, as well as other persons experiencing homelessness who do not fit into these categories (living in encampments).
- Link people with available housing opportunities as quickly as possible and support them in accessing subsidies and increasing their income to help them sustain their housing long-term.
- Train and evaluate staff at CoC-funded agencies on fidelity to the Housing First model.
- Reinstate preference in public housing and housing vouchers administered by MDHA for persons experiencing homelessness, with literal homelessness verified by Coordinated Entry.
- Continue to use CDBG funds to cover one-time move-in costs (security and utility deposits and first month's rent) for households experiencing literal homelessness.
- Identify flex funding to assist with other move-in costs, including arrears that keep people out of housing, including but not limited to, pet deposits, application fees, prorated rent,

furniture, etc.

- Continue the work of the Low Barrier Housing Collective, which incentivizes landlords to work with providers on a Housing First approach.
- Explore funding opportunities to increase placement, life skills and housing retention services for people transitioning from literal homelessness to permanent housing and deploy a progressive engagement approach to start with the least intervention level and increase it as needed. Metro is funding several capacity-building agreements, including one with Mending Hearts to increase education around life skills for the newly housed.
- Enhance services & housing placement in Nashville by exploring resource opportunities to add 24-hour care coordination, psychiatric support and medication management for chronically homeless persons as they move to permanent supportive housing.
- Enhance community understanding of Housing First by offering training and learning opportunities.
- Work with public agencies, private and nonprofit developers to explore opportunities to build affordable housing for persons with 0-30% AMI and permanent supportive housing units.
- Support the continued partnership between MDHA and the Metropolitan Office of Homeless Services that dedicates up to 18 Housing Choice Vouchers per month to households experiencing literal homelessness.
- Strengthen the Low Barrier Housing Collective by improving coordination between the city and service providers who search for housing opportunities for their clients. Include the use of the Tennessee Housing Development Agency's TNHousingSearch.org <http://www.tnhousingsearch.org>.
- Continue refining By Name Lists for families, Veterans, Youth & Young Adults, and single individuals with prioritization for housing for people experiencing literal homelessness who are most vulnerable.
- Through a written agreement and regular collaboration between homeless service providers and employment service providers, increase access to employment and employment support. This includes a minimum of quarterly meetings to focus on mitigating a wide variety of barriers to employment such as criminal records, English as a second language, access to childcare, and internet access. Additionally, it includes building direct contacts and relationships between service providers for individual trouble shooting when someone has difficulty obtaining and/or maintaining employment.
- Launch an Individualized Placement and Support (IPS) model at OHS, which is funded by the state of Tennessee.
- Continue the Community Mental Health Systems Improvement (CMHSI) efforts to bring together partners from the health, mental health, criminal justice and homeless systems to improve coordination for the most vulnerable populations and link them with stable housing by ensuring all partners are aware of available local, state and government funding sources to support the housing needs of this population.
- Assure that ESG- & CoC-funded agencies take referrals via CE & abide by the CE Policies and Procedures.
- Design a prioritization tool to replace the VI-SPDAT.
- Support the retooling or creation of community resources.
- Support the development of a Permanent Supportive Housing Strategy for Nashville and the efforts of the Housing Division's working group to hire a related consultant to create a plan that will guide the annual creation of additional PSH units for individuals experiencing or at risk of experiencing homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Primarily via Community Mental Health Systems Improvement (CMHSI) efforts:

- Increase systems coordination and education of discharge personnel at different institutions with discharge procedures in place to prevent homelessness upon discharge, i.e., Foster Care, Mental health, Physical health and Criminal Justice and Correctional systems to identify people at risk of homelessness and link them with supports.
- Improve cross-sector approaches and coordination between hospital and health care providers and our local criminal justice system, starting with a focus on people with mental health diagnoses. A prime example is the Metro Public Health Department's Community Mental Health Systems Improvement (CMHSI) workgroup, which identified high utilizers of hospitals, jails, & shelters, & created a 30-bed psychiatric ER/Crisis Treatment Center to divert people from the criminal justice system & prevent homelessness. Another product of the CMHSI is Partners in Care, pairing a police officer with a mental health counselor to assess & de-escalate situations that formerly ended in the arrest of individuals having a behavioral health crisis. Since June 2021, teams have responded to more than 1,000 events & only 10 resulted in an arrest. The Metro Council authorized expanding the program to additional precincts in its FY 2023 budget. CMHSI's Supportive Housing Task Force works to improve coordination between health, mental/behavioral health, and substance abuse treatment services, as their clients are at risk of entering, or are already involved with, the criminal justice systems.
- Support partnerships with area hospitals to design effective discharge planning to avoid homelessness, including the current Metro-funded program run by The Contributor, which provides services to heavy users of Emergency Departments at two hospitals to link them to services, including SOAR.
- Increase benefits planning for group homes or skilled long-term care.
- Build a diversion program with resources to identify and work with individuals and families who were recently homeless to prevent them from becoming homeless again.
- Provide homelessness prevention and diversion services to those who are still housed.
- Prioritize ESG prevention funds to assist persons with histories of homelessness.
- Attempt to avoid homelessness among youth via:
 - ✚ Improved coordination with the state Department of Children Services and support of their effort to expand services for youth exiting foster care with a focus on prevention efforts; and
 - ✚ Support of diversion programs such as the YHDP project operating at Oasis Center.

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short term rent, mortgage, and utility assistance payments	200
Tenant-Based Rental Assistance	5
Units provided in permanent housing facilities developed, leased, or operated with HOPWA	50
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	15
TOTAL	270

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

In April 2024, Metro Nashville’s Housing Division launched the development of the Unified Housing Strategy (UHS) with the support of its partners. The Unified Housing Strategy is a comprehensive roadmap to guide Nashville’s approach to addressing the city’s housing challenges. Finalized in July 2025, the UHS development involved extensive community engagement, data analysis, and a review of best practices from peer cities.

The UHS is built around seven key strategies that define what must be accomplished to collectively meet Nashville’s housing security needs. Each strategy includes a set of actionable steps supported by a 10-Year Implementation Plan, which outlines the necessary resources, staffing, and coordination across public and private sectors.

These strategies and actions set forth in the UHS are further supported through the Five-Year Consolidated Plan and Annual Action Plan’s emphasis on funding for housing initiatives.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

More specifically, actions to address policy concerns follow:

BARRIER: Availability and Cost of Land

ACTIONS: Further implement Metro-Nashville’s Infill Housing Initiative; Develop a Faith-Based Development Institute utilizing the PRO Housing award; continue to allow acquisition as an eligible expense of HOME and Barnes Funds; Community Land Trust to continue to acquire and preserve property.

BARRIER: Lack of mandatory inclusionary zoning

ACTIONS: Encourage private developers to construct affordable housing in the urban core and along major corridors through incentives, such as the Mixed-Income PILOT.

BARRIER: Zoning/density requirements

ACTIONS: Advance Action 14 of the UHS - implement the Voluntary Affordable Housing Incentives program to provide density bonuses for affordable housing; Advance Action 13 of the UHS – evaluate and adjust zoning and land use policies to unlock development opportunities

BARRIER: Scarcity of Funding

ACTIONS: Continue to leverage public funds to create more units; Continue to fund the Barnes Fund; Advance Strategy B of the UHS, including exploring public/private partnerships, building strategic partnerships with philanthropic sector, investing in sophisticated underwriting capacity to optimize local investment and exploring innovative financing tools

BARRIER: Prohibition on Local Hire Requirements

ACTIONS: Increase Section 3 participation in HUD-funded construction projects through outreach and job training programs.

BARRIER: NIMBYism

ACTIONS: Develop a public awareness campaign to combat NIMBYism.

BARRIER: Housing Discrimination

ACTIONS: Educate residents as well as the industry on fair housing rights and responsibilities. Implement policies requiring fair housing training for Barnes Fund recipients.

BARRIER: Criminal History

ACTIONS: Encourage landlords to establish flexible admission policies for persons with a criminal history; Consider actual conviction history rather than criminal affidavits or arrest records; Support re-entry and diversion programs.

BARRIER: Credit Challenges

ACTIONS: Promote financial counseling/literacy programs.

BARRIER: Source of Income

ACTIONS: Work with landlords through outreach to development relationships and educate on housing subsidy programs and landlord incentive programs; Pursue program policies in locally funded tools (i.e., the Barnes Fund) to prohibit source of income discrimination

AP-85 Other Actions – 91.220(k)

Actions planned to address obstacles to meeting underserved needs

- Give priority points in RFAs/RFPs to award CDBG funds for public facilities and improvements to projects located in areas with high concentrations of poverty.
- Continue to offer CDBG assistance for rental rehab as a grant to landlords who agree to rent to voucher-holders to facilitate more inventory.
- Using CDBG funds to provide grants to LMI homeowners for the installation of accessibility improvements for disabled households.
- Continue to generate interest and involvement in the Promise Zone.

Actions planned to foster and maintain affordable housing

- Help the very low income and formerly homeless maintain housing stability by:
 - Incentivize the development of Permanent Supportive Housing in affordable housing programs, including the Barnes Fund
 - Develop a Permanent Supportive Housing Strategic Plan specific to Nashville to provide guidance on how to advance PSH, including information on resource needs, necessary

- partners, coordination/governance structures
- Continue to fund the Eviction Right to Counsel program to support low-income tenants facing eviction
 - Continuing to work to develop and maintain a listing of landlords who have accepted subsidies and have worked with service providers who assist people with behavioral issues;
 - Continue to work on creating a training plan for housing navigators and other service providers on

how to engage positively with landlords and speak the same language (business-oriented approaches);

- Continue to inform residents they can access the following free services locally through HUD Approved Housing Counseling Agencies:

- Delinquency and Default Resolution Counseling
- Pre-Purchase Counseling
- Pre-Purchase Homebuyer Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Fair Housing Pre-Purchase Education Workshops
- Services for Homeless Counseling
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Reverse Mortgage Counseling
- Non-Delinquency Post Purchase Workshops
- Home Improvement and Rehabilitation Counseling
- Resolving/Preventing Mortgage Delinquency Workshops

- Partner with District Council members and neighborhood groups to reach out to homeowners in need of rehabilitation assistance.
- Actively pursue other funding mechanisms and partnerships for the development of affordable housing to leverage limited public dollars.
- Continue to participate in PolicyLink's All-in Cities Anti-Displacement Policy Network so Nashville will be equipped with data, policy ideas and best practices that will lead to the strategic development and tracking of solutions to displacement to ensure that Nashville's neighborhoods continue to thrive.

Actions planned to reduce lead-based paint hazards

- Implement housing related activities in accordance with all applicable HUD, EPA, and State of Tennessee regulations.
- Provide all rehab clients and potential clients with the "Lead- Based Paint" pamphlet that describes hazards of lead-based paint. Pursuant to 24 CFR Part 35, all rental and homeowner dwelling were built prior to 1978 are tested for lead-based paint. (These tests consist of visual inspections, lead screens, and full assessments. Additionally, when properties test positive for LPB hazards, interim controls are performed and LBP clearances are provided.)
- Address lead- based paint hazards as part of the home rehab programs and rehab of shelters and community centers.

Actions planned to reduce the number of poverty-level families

- Provide empowerment and enrichment opportunities to youth during the summer months that provide constructive outlets and illuminate paths out of generational poverty.
- Put people on pathways to sustainably maintained housing to stabilize them and allow them room to grow and succeed.
- The redevelopment at Napier-Sudekum includes a rebranded client one-stop referral, information, and service destination, now named the VOICE Center, which represents (Valuing Opportunity, Inclusion, and Connectivity)

for Everyone). This service center serves the broader Metropolitan Development & Housing Agency housing portfolio. The VOICE Center focuses on services related to job training, HiSET/college education, wellness/health, and youth engagement. All visitors are helped with assessing needs and offered guidance and referrals to match services with the client's needs. The rebranded and repurposed VOICE Center is operated by the newly formalized Resident Services department, with Resident Service Coordinators that offer health insurance registration under Obama Care, crime reduction activities that promote resident and police partnership, Section 3 job training assistance and consultation for all MDHA-established Resident Associations. ALL visitors are welcome and able to participate in an integrated service delivery model for ongoing classes and programs. Other available services include HiSET classes, financial literacy, homebuyer education, and the ConnectHome program, which serves students in grades 3-12 with digital literacy and good digital citizen education at the VOICE Center.

Actions planned to develop institutional structure

- Provide training and technical assistance to subrecipients.
- Streamline procurement process.

Actions planned to enhance coordination between public and private housing and social service agencies

- Continue to work to develop and maintain a list of housing providers that serve low-income/homeless and their requirements and include them in forums and stakeholder meetings.
- Continue to encourage communication among providers using Information & Referral and/or Coordinated Entry.
- Continue to work to develop a Housing Crisis Resolution System.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

In accordance with federal regulations, this Action Plan describes the CDBG, HOME, and ESG activities proposed to be undertaken with 2026 allocations. To the extent allowed by federal regulations, MDHA may claim costs incurred prior to the effective date of respective grant agreement. CDBG funds will be used to assist low- and moderate-income households and low- and moderate-income areas.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	0
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**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
N/A
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME Resale Guidelines are provided in Appendix D.

3. A description of the guidelines for resale that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

The HOME Resale/Recapture Guidelines in Appendix A include a description of affordability requirements.

The latest sales price limits published by HUD for HOME and Housing Trust Fund for Nashville-Davidson County became effective 12/1/2025, which are substantially lower than the true market. To ensure the values are realistic, as these limits will be applied to all homeownership transactions funded with HOME funds, MDHA will continue to use local housing sales data to establish the purchase price limits in accordance with the requirements outlined in 24 CFR Part 92.254. Appendix D of this Third Year Annual Action Plan provides the source data and methodology to establish these limits. Based on the data provided, 95% of the median purchase price limit will be \$432,250 for single-family existing construction and \$504,813 for single-family new construction. These are the value limits MDHA will utilize to ensure homes acquired with HOME funds comply with the modest housing requirements of 24 CFR 92.254. All Homes must be sold to households with incomes at or below 80% AMI.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

**Emergency Solutions Grant (ESG)
Reference 91.220(I)(4)**

1. Metro Nashville's Homeless Planning Council CoC Standards of Care Committee updated the CoC Standards of Care in 2021 to reflect the tremendous influx of ESG-CV dollars for Rapid Rehousing. Those standards were approved in July 2021 by the Homelessness Planning Council. The document represents the completion of the first phase of the update process. The Standards of Care committee considered updating shelter standards that encompass best practices for more than just CoC and ESG-funded shelters. In addition, the following are critical topics to be further discussed during future phases:
 - Permanent Supportive Housing
 - Housing First policies, philosophy, and culture
 - Coordinated Entry (CE) Evaluation
 - CoC/ESG Program Evaluation (including finalizing benchmarks)
 - Prevention and Diversion Training
 - After hours care
 - Domestic Violence Planning

2. If the Continuum of Care has established a centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Nashville-Davidson County Coordinated Entry (CE) has a de-centralized access approach with designated entry points for different populations (individuals, families, youth, and Veterans). OHS has designated staff members to help the community coordinate and build CE. These individuals serve as the planning lead, staffing specific committees, and being the main contact points for approximately 45 agencies that participate actively in CE.

CE was created to identify and engage any person or family who is experiencing a housing crisis in order to enhance diversion and prevention efforts in the larger Housing Crisis Resolution System. To accomplish this objective, anyone who is experiencing a housing crisis, and has given consent, is entered into CE via the city's Homeless Management Information System (HMIS) and completes a preliminary assessment. (A person may still receive services even if they do not consent to HMIS.)

The CoC is in the process of strengthening its prioritization methods in Nashville-Davidson County, and will be moving from utilizing the VI-SPDAT as the community's housing triage assessment tool to a different system. Generally, priority will be given to households who are most vulnerable, with the length of homelessness and any extenuating circumstances raised during care coordination meetings also factored in.

The Nashville community holds four 4 different care coordination meetings where provider agencies discuss households with the highest barriers to housing and consult on how to assist those households to move to permanent housing and link them with the right supports as quickly as possible. Meeting weekly or every other week, each care coordination group has a particular focus - Veterans, families with minor children, individuals and youth. The CoC receives grant funding for three CE intake specialists that conduct outreach and in-reach across Davidson County to identify people experiencing homelessness and link them to the best organization/agency that can provide services and housing as quickly as possible based on the client's needs. OHS trains and coordinates with housing navigators, who are the frontline staff, at 45 partner agencies that coordinate services and housing for people accessing CE.

Further investment in data collection through HMIS will help quantify the gaps where focus is needed, including but not limited to, serving single male-headed households, and couples who refuse to separate. In addition, the CoC has established and is in the process of strengthening a Consumer Advisory Board, to provide ongoing feedback on our overall Housing Crisis Resolution System.

3. Identify the process for making sub-awards and describe how the ESG allocation is available to private nonprofit organizations (including community and faith-based organizations).

A Request for Applications is emailed to over 40 community- and faith-based entities and/or governmental agencies, advertised in several local papers and published on the MDHA website. Application responses are reviewed and rated by a four-to-five member review committee based on the following evaluation criteria: Project Quality; Need for Project; Operational Feasibility; Applicant Capacity, including HMIS data quality; and proven ability to stabilize homeless people with housing and income supports. Awards are made based on the highest ranked scores of the applications and recommendations of the review committee. The review committee typically includes staff from various funding agencies, program coordinators and a formerly homeless person. In 2023, a member of the CoC Performance Evaluation Committee (PEC) also served on the ESG evaluation committee. Discussions are underway to potentially merge the PEC and ESG review committees to allow them to review both programs to facilitate increased coordination between the funding sources.

If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Each year, MDHA recruits someone who has been, or who is currently, homeless to serve on the ESG Review Committee. A clause requiring homeless input is also included in all Agreements

between MDHA and ESG subrecipient agencies.

4. Describe performance standards for evaluating ESG.

The CoC Written Standards of Care Committee updated Nashville’s standards of care to reflect the influx of ESG-CV dollars for RRH. Those standards were approved in July 2021 by the city’s Homelessness Planning Council.

This is a work in progress, as the Continuum increases its focus on data collected via HMIS (& comparable databases, in the case of domestic violence shelters), and intends to broaden the reach of the standards to projects that do not receive CoC or ESG funding.

The 2021 document contains the following performance benchmarks for ESG projects:

Emergency Shelter	Target
Exits to Permanent Housing and Rapid Rehousing Length of Stay shelters	85% - Shelters – 90% - Prevention Average of 90 days -

Agencies using ESG funds will continue to strive to assure that housing stability & incomes are increasing for persons served via ESG funds, as well as attempt to shorten stays in shelter and reduce recidivism.

Revisions of the standards are currently underway to update information, hone referral methods, and develop standards.

METROPOLITAN NASHVILLE-DAVIDSON COUNTY,
TENNESSEE

**APPENDICES
TO
THE 2026 - 2027 ANNUAL
UPDATE FOR
PROGRAM YEAR FOUR**

For the period June 1, 2026 – May 31, 2027

Prepared by:

Metropolitan Development and Housing Agency
701 South Sixth Street
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On Behalf of:

The Metropolitan Government of
Nashville and Davidson County



The 2025-2027 Annual Update

(2026 Action Plan) Program Year Four

APPENDICES

Appendix A - HOME Resale/Recapture Provisions for Homeownership Projects

Appendix B - Data to establish 95% of the Median Area Purchase Price for Single Family housing in Metropolitan Nashville-Davidson County

Appendix C - Summary of Consultations Comments and Responses

Appendix D - Public Notices

Appendix E - Summary of Public Comments and MDHA Responses

APPENDIX A
HOME RESALE PROVISIONS

I. BACKGROUND

The HOME statute establishes specific requirements that all HOME-assisted homebuyer housing must meet to qualify as affordable housing. Specifically, all HOME-assisted homebuyer housing must have an initial purchase price that does not exceed 95 percent of the median purchase price for the area, be the principal residence of an owner whose family qualifies as low-income at the time of purchase, and be subject to either resale or recapture provisions. The HOME statute states that resale provisions must limit the subsequent purchase of the property to income-eligible families, provide the owner with a fair return on investment, including any capital improvements, and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. Metro Nashville-Davidson County, as the Participating Jurisdiction (PJ), utilizes the resale method for HOME homebuyer programs, as outlined in 24 CFR 92.254(a)(5). The Metropolitan Development and Housing Agency (MDHA) is the entity designated by the PJ as the administrator of the HOME program and is responsible for enforcing the HOME Resale provisions.

The HOME rule at §92.254(a)(5) establishes the resale requirements for homebuyer activities. These provisions are imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects and enforced via deed restrictions or covenants running with the land. The resale provisions are triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability.

MDHA is submitting the Resale provisions outlined in this Appendix to its Program Yr. 2025 Annual Action for HUD Approval.

II. PERIOD OF AFFORDABILITY

The HOME rule at §92.254(a)(4) establishes the period of affordability for all homebuyer housing. The HOME-assisted housing must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after recordation of the resale restrictions which occurs after the housing meets all Metro Nashville property standards in accordance with § 92.251(c)(3) and the property title is transferred to the homebuyer.

The period of affordability is based on the total amount of HOME funds invested in the housing, regardless of whether the funds are reflected in buyer financing. In other words,

the total HOME funds expended for the unit determines the applicable affordability period. Any HOME program income used to assist the project is included when determining the period of affordability under the resale provision. The following table outlines the required minimum affordability periods.

If the total HOME investment in the unit is:	The Period of Affordability is:
Under \$25,000	5 years
\$25,000 to \$50,000	10 years
Over \$50,000	15 years

The HOME rule at §92.254(a)(3) requires that all HOME-assisted homebuyer housing be acquired by an eligible low-income family (Qualified Household as defined below), and the housing be the principal residence of the family throughout the Period of Affordability.

Under Resale Provisions, if the housing is transferred, voluntarily or otherwise, during the Period of Affordability, it must be made available for subsequent purchase only to a Qualified Household that will use the property as its principal residence.

- Qualified Household - A household who 1) has an annual income that does not exceed eighty percent (80%) of the Area Median Income (AMI) for the Nashville-Davidson County Metropolitan Statistical Area (MSA) as determined by the U.S Department and of Housing and Urban Development (HUD) and adjusted for the household's size, and 2) will occupy the Property as their principal residence for the remainder of the Period of Affordability

III. Fair Return on Investment

Resale Provisions shall ensure that, if the property is sold during the period of affordability, the price at resale provides the original HOME-assisted homebuyer a fair return on investment. MDHA shall consider a Fair Return on Investment achieved when the Homeowner (now the seller) receives from the sale a 2% simple interest annual return on their investment based on the amount of market appreciation, if any, over the term of ownership as determined by an appraisal conducted by a State licensed or certified third-party appraiser who will certify they have performed a visual inspection of the property and that the value takes into consideration any capital improvements and delayed or deferred maintenance and that the final estimate of value is based on comparable properties not subject to Deed Restrictions.

The Fair Return on investment shall be calculated using the formula outlined below:

- **Fair Return on Investment = (Appraisal Value at the time of sale – Appraisal Value when purchased) x (2% simple interest x length of ownership)**
- **Example:**
 - **Appraised Value at time of initial purchase = \$175,000**
 - **Appraised Value at time of sale to new homebuyer = \$300,000**
 - **Length of seller’s ownership = 5 years**
 - **Fair Return on Investment = (\$300,000 - \$175,000) x (2% x 5) = \$12,500**

IV. Fair Return Affordable Resale Price – Original Sales Price (may differ from appraised value when purchased) + Fair Return = Fair Return Resale Price

- **Example:**
- **\$175,000 + \$12,500 = \$187,500 = Fair Return Resale Price**

V. Affordable Resale Price Range

The range of sales prices that are within the maximum mortgage capacity of potential Qualified Households with incomes ranging from 65% to 80% of AMI for a household size equal to the number of bedrooms in the Property plus one (1). The Affordable Price Range shall be set such that a monthly amount for principal, interest, taxes, insurance, and homeowner’s association fees (if applicable) (PITIA) would not exceed 30% of the new homeowner’s annual income.

The seller must have the sales price approved by MDHA. Additionally, MDHA must verify that the new homebuyer is a Qualified Household. If the resale price necessary to provide a fair return to the seller is not affordable to the subsequent low-income homebuyer, MDHA may provide additional HOME assistance, if it’s available, as an eligible activity in the Action Plan. If additional HOME assistance is provided, the affordability period will start over.

If the Fair Return Affordable Resale Price is higher than the Affordable Price Range, MDHA may provide additional HOME assistance if available, and require the previous HOME subsidy to remain with the unit. If additional HOME assistance is provided, the Affordability Period will start over.

If the Fair Return Affordable Resale Price is lower than the Affordable Price Range, the resale price

will be limited to the Affordable Price Range only. The seller may choose to sell at a price below the Affordable Price Range with MDHA approval. However, no additional subsidy will be provided to meet the Fair Return Resale Price.

If the market value of the Property is less than the Fair Return Resale Price, the fair return may not be realized in full. In this case, the Property may be sold for the lower of the fair market value or an amount within the Affordable Price Range.

VI. Resale Provisions

A clear, detailed written agreement, executed before or at the time of sale, ensures that all parties are aware of the specific HOME requirements applicable to the unit (i.e., period or affordability, principal residency requirement, terms and conditions of the resale requirements). The HOME written agreement must be a separate legal document from any loan instrument and must, at a minimum, comply with the requirements at §92.504(c)(5) of the HOME rule. If MDHA provides HOME funds to a Developer, subrecipient, or CHDO to develop and sell affordable housing, MDHA will prepare and execute the agreement with the buyer or be a party to the agreement along with the entity it funded.

Separately recorded deed restrictions, covenants running with the land, or other similar mechanisms will be used to impose the Resale Provisions (§92.254(a)(5)(i)(A)) in all MDHA HOME-assisted homebuyer projects. The purpose of these enforcement mechanisms is to secure and retain the affordable re-use of the property while providing a fair return to the seller

VII. Preserving Affordability of Housing Assisted with HOME Funds

When there is a termination event for affordability restrictions, MDHA may take the following actions to preserve the affordability of the property:

- Exercise purchase options, rights of first refusal, or other preemptive rights to obtain ownership of the housing before foreclosure to preserve affordability subject to the following requirements:
 - The housing must be sold to a qualified homebuyer within 12 months of the date MDHA obtains ownership;

- The period of affordability for the qualified homebuyer must be equal to the remaining period of affordability of the former homeowner unless additional HOME funds are used to directly assist the qualified homebuyer;
- If MDHA directly assists the qualified homebuyer with additional HOME funds, the period of affordability must be recalculated in accordance with the table in §92.254(a)(4) based on the total amount of additional HOME funds invested. The additional investment must be treated as a new project; and
- The total HOME funds for a project (original investment plus additional investment) must not exceed the per-unit subsidy limit in §92.250(a) in effect at the time the additional investment, subject to HUD approval.

VIII. Monitoring Resale Provisions

For HOME-assisted homebuyer projects, MDHA shall perform ongoing monitoring of the principal residency requirement during the period of affordability. Confirmation that the buyer is using the property as his or her principal residence may be accomplished by verifying that the buyer's name appears on utility company records or insurance company records for the home. In addition, postcard or letters mailed with "do not forward" instructions may demonstrate whether the buyer is receiving mail at the home.

Failure to comply with the resale requirements means that:

- the original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or
- the home was sold during the period of affordability and the applicable resale provisions were not enforced.

In cases of noncompliance, MDHA must repay its HOME Investment Trust Fund in accordance with §92.503(b), any remaining HOME funds invested in the housing. The amount subject to repayment is the total amount of HOME funds invested in the housing (i.e., any HOME development subsidy to the developer plus any HOME down-payment or other assistance (e.g., closing costs) provided to the homebuyer).

APPENDIX B

**DATA TO ESTABLISH 95% OF THE MEDIAN AREA PURCHASE PRICE FOR
SINGLE FAMILY HOUSING IN METROPOLITAN NASHVILLE-DAVIDSON
COUNTY**

Compilation of Single Family New Construction Real Estate Sales (defined as closed sales on units constructed in 2025 and 2026) for a 3-month period December 2025 – February 2026

Month	Unit Type	Sales Volume	Median Price Based on 95%
December 2025	Single Family - New Construction	203	\$546,250.00
January 2026	Single Family- New Construction	108	\$460,075.00
February 2026	Single Family – New Construction	122	\$508,114.00
	Average Volume & Median Sales Price for Months reviewed	433	\$504,813.00

Sales Volume for Single Family New Construction Units is less than 250 sales per month so 3 months' worth of sales data is required per HUD guidelines to establish a median sales price based on local data of **\$504,813.00**.

HUD New Home Construction Single Family Limit effective December 1, 2025 - \$409,000 – median prices listed above for each of 3 months reviewed exceed this limit.

Compilation of Single-Family Existing Real Estate Sales for 1-Month Period February 2026

Month	Unit Type	Sales Volume	Median Price Based on 95%
February 2026	Single Family – Existing	544	\$432,250.00

Sales Volume for Single Family Existing Units is more than 500 sales per month so 1 month' worth of sales data is required per HUD guidelines to establish a median sales price based on local data of **\$432,250.00**.

HUD Existing Home Single Family Limit effective December 1, 2025 - \$409,000 – median prices listed for each of 3 months reviewed exceed this limit.

Average Median Sales price for New Construction and Existing Construction is \$468,657.

**Source data provided via - Realtor.com, the local Multiple Listing Service for Nashville-Davidson County - Due to the volume of data, please contact the Community Development Department by phone at 615-252-8505 or by email at consolidatedplan@nashville-mdha.org to request to view the source data.*

APPENDIX C
SUMMARY OF CONSULTATIONS, COMMENTS AND RESPONSES

Introduction

The MDHA Consolidation Plan Meetings were held virtually via Zoom. A total of 41 stakeholders registered across the four meetings, representing a total of 31 organizations (excluding MDHA) and 10 individuals. Summaries of the transcripts of these consultations are included in this appendix, along with a list of attendees. The full transcripts will be made available upon request.

- Consultation - Affordable & Fair Housing – Tuesday, February 17, 2026 – 10:00 to 11:00 a.m.
- Consultation - HOPWA - Wednesday, February 18, 2026– 10:00 to 11:00 a.m.
- Consultation – Homelessness – Tuesday, February 24, 2026 – 11:00 to 12:00 p.m.
- Consultation - Non-housing Community Development - Thursday, February 26, 2026 – 10:00 to 11:00 a.m.

MDHA staff also developed an online survey using questions from the Consolidated Plan. The results were tallied via the Survey Monkey tool and results are included for each topic. During the virtual sessions, stakeholders were able to ask questions of the MDHA staff and gain clarity on survey questions.

AFFORDABLE HOUSING AND FAIR HOUSING CONSULTATION TRANSCRIPT
SUMMARY
Tuesday, February 17, 2026 – 10:00 to 11:00 a.m.

What are the top barriers to affordable housing?

Answer:

- Housing costs far exceed wages
- High land, construction, and fee costs
- Infrastructure requirements significantly increase per-unit cost
- Lack of accessible housing for people with disabilities
- Limited feasibility of affordable homeownership without subsidy

Question 2: What are the most urgent affordable housing needs?

Answer:

- Households below 80% of area median income
- Increasing need among moderate-income earners who do not qualify for subsidies
- Rental housing demand nearly equal to homeownership costs
- Deep subsidy required for extremely low-income households

Question 3: Are zoning and regulations a barrier?

Answer:

- Zoning itself is not the primary barrier
- Infrastructure costs, approvals, and timelines are major challenges
- Infill development is more difficult than large-parcel development
- Transit corridors are more feasible for higher-density affordable housing

Question 4: Which populations need prioritization?

Answer:

- Extremely low-income households
- Seniors seeking accessible, affordable downsizing options
- People with disabilities
- Formerly homeless individuals requiring supportive rental housing
- Large families needing appropriately sized units

Question 5: What activities should be prioritized?

Answer:

- New construction is most critical
- Rehabilitation is necessary to preserve existing housing and prevent displacement
- Homeownership remains important but is difficult at low income levels

Question 6: Where should housing funds be targeted?

Answer:

- Areas near public transit
- High-density and mixed-use corridors
- Areas where larger-scale development is feasible

Question 7: How can fair housing practices be improved?

Answer:

- Improve access to information and reporting pathways
- Simplify navigation of public resources

- Focus education and outreach on renters and service providers

Question 8: How can housing programs be more effective (besides more funding)?

Answer:

- Increase education and transparency for advocates and nonprofits
- Expand training for nonprofit developers
- Improve communication channels and regular updates
- Explore financing tools to support infrastructure and pre-development costs

**Attendee List - Affordable Housing Consultation/Stakeholder Meeting
February 17, 202, at 10:00 AM**

Name	Organization	Email Address
Andrea Dean	Resident	
Camber Schlag	MDHA	cshlang@nashville-mdha.org
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Melanie		
Suzie Tolmie	MDHA	stolmie@nashville-mdha.org
Bruce Robinson	GRIN	
Raven Nye	The Contributor	raven@thecontributor.org
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Sweldon	Resident	
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Michael Evans	MDHA	mevans@nashville-mdha.org
Marchelle Perry	MDHA	mperry@nashville-mdha.org
Pam Dotson	MDHA	pdotson@nashville-mdha.org
Lynn Lassiter	MDHA	llassiter@nashville-mdha.org

HOPWA CONSULTATION TRANSCRIPTION SUMMARY

Thursday, February 18, 2026 at 10:00 a.m.

Overview

This consultation focused on gathering stakeholder input for the 2026 HOPWA Action Plan, including priorities, barriers to housing, coordination across systems, and future program capacity.

Question 1: Priority Ranking of HOPWA Activities

Participants were asked to rank HOPWA activities from highest to lowest priority.

Key Themes from Responses:

- STRMU (Short-Term Rent, Mortgage, and Utility Assistance) and Permanent Housing Placement were most often ranked as top priorities due to rising housing costs, job loss, and eviction risk.
- Supportive Services (food, transportation, case management) were noted as increasingly critical as inflation impacts basic necessities.
- Tenant-Based Rental Assistance (TBRA) was valued as a stabilization tool for individuals with employment or health disruptions.
- Transitional and facility-based housing were generally ranked lower but still seen as important for specific populations.

Question 2: Top Barriers to Affordable Housing for People with HIV/AIDS

Participants identified the following major barriers:

- Severe shortage of affordable housing stock in Nashville and surrounding counties.
- Lack of low-barrier housing options, especially outside Coordinated Entry.
- Housing unaffordable relative to fixed or very low incomes.
- Documentation challenges and lack of formal leases in informal rental arrangements.
- Transportation access and distance from services.
- Ongoing stigma and discrimination from landlords.

Question 3: Coordination Among Housing, Health, and Government Systems

Discussion focused on collaboration among the Continuum of Care, health and mental health agencies, housing providers, and government entities.

Key Takeaways:

- Continuum of Care coordination is generally strong, but gaps occur when clients work with providers outside CE.
- Coordination often depends on individual case managers rather than system-level processes.
- Clear releases of information and proactive communication help reduce duplication and confusion.

Question 4: Discharge Planning Coordination

Participants discussed coordination for individuals discharging from:

- Correctional facilities
- Healthcare facilities
- Mental health facilities
- Foster care and state custody

Key Takeaways:

- Prison discharges are typically coordinated, but jail discharges are inconsistent.
- Hospital discharge planning often shifts responsibility to community agencies without adequate

notice or authority.

- Skilled Nursing Facility placement is particularly challenging for people with HIV due to medication costs and provider reluctance.
- Mental health facilities tend to have stronger discharge coordination practices.

Question 5: Use of HOPWA Funds Outside Davidson County

Participants discussed serving clients in surrounding counties within the MSA.

Key Takeaways:

- Housing is often more affordable outside Davidson County, but transportation and landlord engagement become greater challenges.
- Supportive services such as transportation assistance are essential for rural or suburban placements.
- Informal rental arrangements complicate eligibility and payment processes.

Question 6: Potential Expansion of HOPWA Activities (Facility Rehabilitation)

Participants were asked about adding facility or housing rehabilitation as an eligible activity.

Key Takeaways:

- Rehab could be useful but is costly and may only be feasible for agencies with existing development capacity.
- Small or new agencies may lack the resources to manage large-scale rehab projects.
- Strategic, limited use of rehab funds could expand housing supply without consuming an entire annual allocation.

Question 7: Capacity Building and Program Expansion

Discussion focused on ensuring agencies can effectively use increased HOPWA funding.

Key Takeaways:

- Staffing capacity is a major limiting factor for service expansion.
- Aging client populations increase the need for supportive and accessible housing.
- Stronger landlord partnerships are needed to increase TBRA acceptance.
- Agencies expressed the need for system-wide strategies to manage increased funding responsibly and on time.

Additional Notes:

- Providers emphasized the importance of continued stakeholder engagement.
- A public survey will be released mirroring these questions for additional feedback.
- Fair housing violations should be reported when observed.

Attendee List - HOPWA Consultation/Stakeholder Meeting
Wednesday, February 18, 2026 at 10:00 AM

Name	Organization	Email Address
Clifton Neal	Today's Hope	clifton.neal@todayshope.org
Angela Harrell	MDHA	aharrell@nashville-mdha.org
Vladimir Berthaud	Meharry Community Wellness Center	vberthaud@mmc.edu
Samantha Williams	Today's Hope	Samantha.williams@todayshope.org
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Clifton Peay	UHS	
Sha Fayne	MDHA	lfayne@nashville-mdha.org
Shelley Fugitt	MDHA	sfugitt@nashville-mdha.org
Ronda Jennings	Meharry Community Wellness Center	rjennings@mmc.edu
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Dr. Tiffany Davis	Urban Housing Solutions	tiffany@urbanhousingsolutions.org
Treva Gilligan	MDHA	tgilligan@nashville-mdha.org

HOMELESS CONSULTATION CONDENSED SUMMARY

Tuesday, February 24, 2026 at 11:00 AM

Overview

This document summarizes the substantive discussion from a homelessness consultation meeting. All personal names, timestamps, and identifying details have been removed. The focus below reflects the actual questions posed and the themes and perspectives raised by participants.

Question 1: Prioritization of Homelessness Activities

Question:

Participants were asked to rank the following activities in order of priority (1 = highest, 4 = lowest):

- Emergency shelter and transitional housing
- Street outreach
- Prevention
- Rapid rehousing

Summary of Responses:

- Rapid rehousing and prevention were most frequently identified as the highest priorities, with many emphasizing that quickly placing people into stable housing has the greatest long-term impact.
- Emergency shelter was also strongly supported, particularly as a necessary safety net given the acuity of needs among people experiencing homelessness.
- Outreach was viewed as essential for engagement but often ranked behind housing-focused interventions.
- Prevention was frequently ranked lower due to regulatory complexity and administrative burdens, which limit its effective use compared to other resources.

Key Themes:

- Housing-focused interventions are seen as most impactful.
- Emergency shelter remains critical due to medical, behavioral health, and vulnerability needs.
- Prevention resources are difficult to deploy efficiently under current rules.

Question 2: Prioritization of Subpopulations for Homeless Assistance

Question:

Participants ranked the following subpopulations (1 = highest, 6 = lowest):

- Families
- People experiencing chronic homelessness
- People discharged from correctional facilities
- People discharged from healthcare or mental health facilities
- Veterans
- Youth aging out of foster care or state custody

Summary of Responses:

- No single population emerged as a clear top priority; rankings varied widely.
- High concern was expressed for people discharged from hospitals and mental health facilities, though current systems often cannot intervene quickly enough.

- Youth aging out of foster care and veterans were frequently highlighted as needing targeted strategies.
- Chronic homelessness was recognized as requiring intensive, long-term supports.
- Families were noted as particularly difficult to house due to school access, transportation, and unit availability.

Key Themes:

- Needs are diverse and overlapping; rigid prioritization is challenging.
- Discharge points from systems (healthcare, corrections, foster care) are critical intervention moments.
- Success depends on the ability to both house and retain housing.

Question 3: Top Barriers to Housing for People Experiencing or At Risk of Homelessness

Question:

Participants identified the top three barriers to affordable housing.

Summary of Responses:

Common barriers included:

- Prior evictions and outstanding rental balances
- Criminal history
- Lack of sufficient income or units affordable at available income levels
- Insufficient ongoing rental subsidies
- Lack of supportive services once housed
- Difficulty locating and communicating with individuals due to lack of phones or stable contact information
- Documentation and technology access challenges

Additional Concerns:

- Difficulty placing individuals in recovery into housing that does not expose them to active substance use.
- Shortage of sober or recovery-supportive housing.
- Limited housing options within the county, leading to placements outside the area.

Question 4: Coordination Across Systems Addressing Homelessness

Question:

Participants discussed coordination and recommendations for improvement among:

- Continuum of Care and homeless service providers
- Mental health and healthcare systems
- Housing providers
- Local and state agencies

Summary of Responses:

- Coordination with healthcare systems, particularly hospitals, was identified as a major weakness.
- Discharge planning often happens too late, leaving no time to arrange housing or services.
- Mental health facilities and long-term correctional facilities generally coordinate better than acute healthcare settings.
- Service providers frequently receive unrealistic expectations regarding immediate housing availability.

Recommendations:

- Earlier identification of homelessness during hospital stays.

- Clearer discharge planning roles and responsibilities.
- Increased communication and realistic expectations across systems.
- Avoiding duplication of services through better data sharing.

Question 5: Discharge Planning from Institutions

Question:

Participants discussed coordination and gaps related to discharges from:

- Correctional facilities
- Healthcare and mental health facilities
- Foster care and state custody

Summary of Responses:

- Healthcare discharges were consistently identified as the most problematic.
- Emergency rooms lack a clear referral pathway to shelter or housing.
- Shelters report receiving individuals with medical needs that exceed their capacity.
- HUD regulatory requirements prevent immediate housing assistance for people exiting incarceration until they meet homelessness eligibility criteria.

Key Barriers:

- Regulatory constraints
- Lack of medical respite and assisted living options
- Insufficient staffing and training at hospitals for housing coordination

Funding Context and Constraints

- Emergency Solutions Grant (ESG) funding is limited and requires difficult trade-offs between housing assistance and supportive services.
- Transitional housing is largely no longer fundable under ESG except for grandfathered providers.
- Core ESG activities (emergency shelter, street outreach, rapid rehousing, and prevention) remain intact despite policy uncertainty at the federal level.
- Local funding may need to fill gaps where federal funding priorities shift.

Overall Observations

- The need far outpaces available resources.
- Housing stability requires both placement and sustained support.
- System coordination, especially around discharge planning, remains one of the most significant opportunities for improvement.
- Regulatory and funding limitations significantly shape what is possible, regardless of need.

Homelessness Consultation / Stakeholder Meeting

Tuesday, February 24, 2026 at 11:00 AM

Name	Organization	Email Address
Suzie Tolmie	MDHA	stolmie@nashville-mdha.org
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Lori Madden	Agape Morning Star	lmadden@agapenashville.org
Ronda Jennings	Meharry Medical College	rjennings@mmc.edu
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Joy Flores	Nashville Rescue Mission	
Meredith Jaulin	Shower the People	meredith@showerthepeople.net
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HG Stovall	N'ville Launch Pad	hg@nashvillelaunchpad.com

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T. Lawson	Step Up	
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N. Bailey		
N.L.P		
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CDBG NON-HOUSING CONSULTATION SUMMARY

Thursday, February 26, 2026 at 10:00 AM

. Top Barriers to Reducing Poverty

Participants identified several recurring barriers:

- Lack of affordable and workforce-level housing, which leads to displacement and longer commutes.
- Low-wage employment and limited access to higher-paying jobs.
- Transportation challenges, particularly for those living far from job centers.
- Inadequate access to quality education and job skills training, including adult education.
- Limited and unaffordable childcare, which prevents workforce participation.

These issues were described as interconnected, with housing affordability driving transportation costs, which then limit access to employment and education.

2. Priority Non-Housing Activities for Community Development Funding

Participants were asked to rank priorities for non-housing uses of grant funds. The most frequently supported priorities included:

- Job training and workforce development programs.
- Support for entrepreneurship and small businesses, especially micro-enterprises.
- Childcare support services to enable employment and training participation.
- Youth programs, including summer employment and enrichment.

Lower-priority but still relevant activities included counseling services, renter education, and fair housing assistance.

3. Economic Development, Public Services, and Infrastructure Needs

Examples of suggested needs included:

- Expanded entrepreneurship support embedded within community facilities.
- Job skills and technical training aligned with emerging workforce trends.
- Supportive services such as childcare and transportation as part of broader programs.
- Improvements to community facilities, sidewalks, and local infrastructure that enable service delivery in low-income areas.

4. Geographic Targeting of Funds

Participants discussed whether funding should be concentrated in specific high-poverty areas or made available countywide. Key perspectives included:

- Using low-to-moderate income eligibility criteria rather than rigid geographic boundaries.
- Recognizing changing neighborhood demographics and pockets of need across the county.
- Balancing flexibility with intentional focus on areas of extreme poverty.

5. General Observations

Participants emphasized that poverty reduction requires layered solutions addressing education, childcare, transportation, and income simultaneously. There was strong support for programs that help individuals transition from instability toward economic self-sufficiency rather than only crisis-based assistance.

Conclusion

The discussion highlighted broad agreement on the importance of workforce readiness, childcare access, entrepreneurship support, and transportation as key non-housing priorities. Input gathered will inform future planning documents and public surveys related to community development funding.

Community Development Consultation / Stakeholder Meeting
Thursday, February 26, 2026 at 10:00 AM

Name	Organization	Email Address
Travis Miller	N'ville planning Dept / Housing	travis.miller@nashville.gov
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Ruby Baker		
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Pam Dotson	MDHA	pdotson@nashville-mdha.org

Action Plan Consultation - OHS Consultation

March 31, 2026 @ 11 AM

Attendees

Treva Gilligan – MDHA
Shelley Fugitt – MDHA
Michael Evans – MDHA
April Calvin – OHS
Allison Cantway - OHS

This document provides a high-level overview of a planning discussion the Office of Homeless Services (OHS) held in developing the 2026-27 MDHA Action Plan. It is intended to help community members understand how public funds are being planned, prioritized, and administered to address housing instability and homelessness. The summary reflects themes and considerations raised during the discussion and does not represent final funding decisions.

Community Needs and Challenges

Participants reaffirmed that the community continues to face significant housing challenges, including:

- A shortage of affordable housing
- Limited landlord participation
- Rising housing costs
- Insufficient funding relative to need

These challenges have remained consistent over time, underscoring the importance of allocating limited resources to strategies with the greatest impact.

Funding Priorities

Public funds discussed in the planning process are subject to federal regulations that limit their use. Within these required parameters, the following activities continue to be prioritized due to effectiveness and alignment with federal guidance:

- Homelessness prevention
- Rapid rehousing
- Housing-related financial assistance, such as security deposits

Other activities, including shelter operations and outreach services, remain important but are subject to funding percentage caps. These caps can limit the amount of funding available for certain services even when community demand is high.

Planning for Limited Resources

Because requests for funding routinely exceed available resources, planners discussed ways to make funding decisions more consistent and equitable. One potential strategy under consideration is placing a cap on the maximum amount that an individual organization may request. This approach may help reduce extreme funding reductions while still allowing a range of activities to be supported.

Transition from Temporary Funding

Temporary funding sources that were made available in response to public health and economic emergencies are concluding. Participants discussed the importance of planning carefully for this transition, as these funds have supported services and housing assistance that may be difficult to maintain without replacement resources.

The planning process aims to mitigate service disruptions as much as possible by coordinating remaining resources and setting realistic expectations.

Data, Reporting, and Accountability

Strong data practices and accurate reporting are essential to ensure transparency and compliance with funding requirements. Discussion focused on:

- Helping funded organizations prepare for reporting obligations early
- Improving coordination around data systems
- Reducing last-minute reporting challenges

Clear guidance and early communication are expected to improve overall accountability and efficiency.

Coordinated Services

Participants discussed how referrals for housing assistance and prevention currently function, noting that practices can vary by program. While coordinated referral systems exist, many services are accessed through organizations' existing clients.

Future planning may focus on clarifying expectations and strengthening coordination to promote fair and consistent access to assistance.

Oversight and Implementation

The discussion emphasized the importance of:

- Timely invoicing and reimbursement
- Efficient contract administration
- Regular monitoring of spending and progress

These practices help ensure that public funds are used responsibly and that services reach residents as intended.

Looking Ahead

Input from this discussion will inform the 2026 Action by helping planners:

- Align funding with the most urgent needs
- Improve application and reporting processes
- Enhance coordination among service providers
- Maintain compliance while maximizing community impact

Community feedback remains an important part of this process, and final decisions will reflect both regulatory requirements and local priorities.

Action Plan - Property Management Consultation
March 19, 2026 @ 9AM

Attendees

Treva Gilligan – MDHA
Shelley Fugitt – MDHA
Michael Evans – MDHA
Tanita Rainey - MDHA

This briefing summarizes key themes and input gathered during a community consultation focused on affordable housing and fair housing needs within Davidson County. The consultation is part of an annual action plan that guides federal housing and community development investments. The discussion brought together housing administrators and community development staff to identify barriers, priorities, and practical strategies to improve access to safe, affordable housing.

Key Challenges Identified

1. Limited Awareness and Education

- Many residents are unaware of available affordable housing programs or do not understand eligibility requirements.
- Housing systems and application processes are often confusing, particularly for individuals with limited access to technology.
- Residents frequently lack clear guidance on what to expect once they are placed on a housing waitlist.

2. Access Barriers Beyond Housing Units

- **Transportation:** Limited transportation options make it difficult for residents to access jobs, services, and grocery stores.
- **Food Access:** Several affordable housing communities are in food deserts with minimal access to fresh, affordable food.
- **Process Delays:** Lengthy waitlists and slow processing can leave households without stable housing for extended periods.

Priority Focus Areas

Geographic Priorities

- High-density residential areas were identified as key locations for investment due to greater concentrations of need.
- Housing near transportation routes and essential services was emphasized as a strong priority.

Population and Service Priorities

- Low- to moderate-income households.
- Individuals and families navigating housing waitlists.
- Residents are transitioning into new rental or mixed-income housing.

Fair Housing Considerations

Participants highlighted the importance of:

- Ongoing fair housing education for residents so they understand their rights.
- Regular training for housing staff and service providers to ensure compliance and consistent application of fair housing laws.
- Clear communication to reduce misinformation and prevent discrimination or unintentional barriers.

Opportunities for Improvement (Without Increasing Funding)

- Improve timeliness and consistency in processing applications and maintaining waitlists.
- Offer educational briefings or orientations for applicants before they reach the top of housing waitlists.
- Make housing programs and application systems more user-friendly.
- Strengthen coordination with service providers and advocates who assist residents through the housing process.

Program and Partnership Ideas

While federal funding rules limit how resources can be used, several supportive strategies were discussed:

- Resident education on renting basics, utilities, and household upkeep.
- Nutrition education and healthy cooking programs to address food access challenges.
- Transportation-related improvements, such as infrastructure enhancements or transportation tied directly to specific services or programs.
- Increased collaboration with nonprofit partners to deliver services within regulatory limits.

Key Takeaway

Affordable housing challenges are not limited to the availability of units. Education, transportation, food access, and system navigation all play a critical role in housing stability. While funding is constrained, clearer processes, stronger partnerships, and better communication can substantially improve outcomes for residents.

Public input remains essential to shaping housing and community development priorities, and continued engagement will help ensure resources are used effectively and equitably.

Action Plan Consultation - Metro Parks Consultation
March 19, 2026 @ 1:30 PM

Attendees

Treva Gilligan - MDHA
Shelly Fugitt - MDHA
Michael Evans - MDHA
Sean Alexander – Metro Parks

2026 Action Plan Engagement Summary

As part of developing the 2026 Action Plan, the agency met with representatives from the Metro Parks department to discuss community needs, potential partnership opportunities, and priorities related to public facilities and neighborhood improvements. This engagement focused on how parks and park-related infrastructure can support community development goals, particularly in areas with low- to moderate-income households.

Community Needs and Funding Considerations

The discussion highlighted the importance of aligning park and public facility projects with federal funding requirements. Funding is targeted to areas that meet income eligibility thresholds based on census data and must demonstrate clear benefits to nearby residents. In addition, projects must be sufficiently developed and ready to move forward within the required timeframes to ensure the timely use of funds.

Participants also discussed regulatory considerations associated with federal funding, including environmental review requirements and other compliance obligations. These requirements are important to ensure responsible use of public resources and long-term community benefit, but they also require early coordination and planning.

Potential Areas of Investment

Several types of park and public facility improvements were identified as potential candidates for future partnership:

- New park development in growing areas, particularly where population growth has increased demand for accessible green space.
- Park improvements near supportive or affordable housing, which can enhance the quality of life for residents and strengthen surrounding neighborhoods.
- Accessibility and connectivity improvements, such as walkways, ramps, or trails that better connect neighborhoods to parks and public amenities and improve access for people with disabilities.
- Playground replacements and upgrades, especially where existing equipment has reached the end of its useful life.
- Small- to mid-scale neighborhood facility projects, including phased improvements that can be completed as funding becomes available.

These types of projects align with past investments and reflect ongoing community needs for safe, accessible, and well-maintained public spaces.

Collaborative Approach

The conversation emphasized the value of continued coordination between housing, community development, and park planning efforts. Sharing information about upcoming projects, locations, and readiness allows staff to assess eligibility, confirm community benefit, and identify opportunities for partnership. Phased projects were noted as especially effective, as they allow progress even when full funding is not immediately available.

Participants also discussed the importance of gathering broader public input through surveys and other outreach methods. This feedback helps ensure that the Action Plan reflects community priorities and supports projects that will have a meaningful, measurable impact.

Moving Forward

The engagement reinforced a shared commitment to thoughtful planning and collaboration in support of neighborhood improvement and poverty reduction efforts. As the 2026 Action Plan moves forward, the agency will continue working with departments, partners, and community members to identify eligible projects ready to proceed and aligned with federal requirements and local needs.

Public parks and neighborhood facilities remain key components of community development efforts, contributing to health, connectivity, and overall quality of life for residents across the county.

Consultation Meeting with Resident Services

April 2 @ 11AM

Attendees

Treva Gilligan
Shelly Fugitt
Michael Evans
Eugene Spencer
Catrina Haley
Sierra Cummings
Michael Green
Jamille Wilford
Elayna Strong
Toni Pride
Carmen Moore

A consultation meeting was held with the Resident Services department regarding the MDHA 2026–2027 Action Plan. Resident Services currently does not offer programs specifically focused on rent payment assistance or cleaning classes, as these needs are addressed on a case-by-case basis. The department is considering ideas for summer camps, youth programs, and aging-in-place initiatives, and plans to provide suggestions on how Community Development could help fund these efforts. At present, there are no Community Development–funded programs for the elderly, which may warrant future review. Resident Services is eligible to apply for future Summer Youth Program funding through Community Development, as it has in the past, with funding capped at 15%. Community Development is currently working on Year 4 of the Consolidated Plan. Resident Services was also asked to update AP-60 of the Action Plan and will follow up with a separate email outlining any new program ideas, including estimated funding needs.

**Action Plan – Metro Planning Department Consultation
Microsoft Teams Meeting
March 17, 2026**

Attendees:

Treva Gilligan
Marchelle Perry
Michael Evans
Sha Fayne
Angela Harrell
Shelley Fugitt
Miller, Travis
(Planning)
Ensign, Kaycee
(Planning)
Hill, Daryl
(Planning)

The meeting included a summary of current and future housing projects within the Metro Planning Department, as well as potential coordination with MDHA projects. A recording of the meeting was not available to transcribe.

[**On-line survey results from general responses from non-registered firms/individuals – 53 Responses across four surveys**](#)

APPENDIX D

REQUEST FOR PUBLIC COMMENT AND NOTICE OF PUBLIC HEARING

2026-2027 ANNUAL UPDATE FOR PROGRAM YEAR 4 (2026 ACTION PLAN) TO THE 2023-2028 CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT

The Metropolitan Development and Housing Agency (MDHA) will hold an in-person public hearing on this proposed amendment at 6 p.m. CDT May 14, 2026, at the MDHA Amenities Center at 620 Dew Street, Nashville, TN 37206. The hearing can also be attended virtually via the Zoom link below:

<http://bit.ly/PublicHearingMay16>

Public Comment Period: The draft 2026 Action Plan was made available for public examination and comment on May 1, 2026.

Members of the public may obtain copies in the following ways:

- Downloading copies from MDHA's website at bit.ly/ConPlan2023
- Requesting copies by calling the MDHA Community Development Department at 615-252-8505 or Telephone Device for the Deaf (TDD) at 615-252-8599
- Picking up copies in the lobby of MDHA's Community Development Department at 712 S. Sixth St., Nashville, TN 37206, between the hours of 7:30 a.m. and 4 p.m. Monday through Friday

MDHA will receive written comments through 4 p.m. CDT Saturday, May 30, 2026. Comments may be:

- Submitted electronically by emailing consolidatedplan@nashville-mdha.org
- Faxed to 615-252-8533 (Attention: Consolidated Plan)
- Mailed to the MDHA Community Development Department, Attention: Consolidated Plan, P.O. Box 846, Nashville, TN 37202
- Hand-delivered to the MDHA Community Development Department, Attention: Consolidated Plan, 712 S. Sixth St., Nashville TN 37206

Purpose and Summary: MDHA has prepared for submittal to the U.S. Department of Housing and Urban Development (HUD) a draft 2026 – 2027 Annual Update for Program Year (PY) 4(2026 Action Plan). The 2026 Action Plan describes community needs and funding priorities for the 2026 - 2027 program year (June 1, 2026, through May 31, 2027) and serves as the Metropolitan Government of Nashville and Davidson County's application for receiving funds for the following programs: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants (ESG) and Housing Opportunities for Persons with Aids (HOPWA). Proposed funding allocations are intended to address the priority needs identified in the 2023-2028 Consolidated Plan, as amended, and to benefit low- and moderate-income (LMI) households and areas. Details regarding specific activities to be funded are provided in the 2026 Action Plan.

Funding Priorities:

- Increase the number of decent, safe affordable units and help low-and-moderate income (LMI) households access affordable housing Preserve existing affordable housing stock for LMI homeowners and tenants
- Support facilities and services for people experiencing homelessness and people who have HIV/AIDS
- Provide essential services to LMI and vulnerable populations
- Revitalize distressed neighborhoods and underserved areas through public facility and infrastructure improvements
- Undertake grant management, planning and other eligible administrative tasks authorized under CDBG, HOME, ESG and HOPWA.

Anticipated Resources: Estimated based on 2026 Allocations as of April 3, 2026

	CDBG	HOME	ESG	HOPWA
2026 Allocation	\$5,434,241.00	\$ 2,492,989.38	\$451,895.00	\$2,587,853.00
Estimated Program Income	\$947,2770.00	\$ 5 66,048.00	\$ -	\$ -
TOTAL	\$6,381,518.00	\$ 3,059,037.38	\$451,895.00	\$2,587.853.00

2026-2027 Proposed Allocations:

CDBG

HOME

Project Type	Proposed Budget
Administration & Planning	\$ 1,276,302.00
Public Services	\$ 957,226.00
Housing	\$ 3,397,990.00
Public Facilities & Infrastructure	\$ 750,000.00
TOTAL	\$ 6,381,518.00

Project Type	Proposed Budget
Administration	\$ 255,903.00
New Construction Ownership Programs	\$ 500,000.00
New Construction Rental Programs	\$2,303,134.38
TOTAL	\$3,059,037.38

ESG	
Project Type	Proposed Budget
Administration	\$ 33,892.00
Emergency Shelter & Transitional Housing; Rapid Re-Housing; Street Outreach; Prevention; HMIS	\$ 418,003.00
TOTAL	\$ 451,895.00

HOPWA	
Project Type	Proposed Budget
Administration	\$ 258,785.00
Facility-Based Housing Assistance; Short-term Rent, Mortgage & Utilities; TBRA; Supportive Services; Emergency/Transitional Short-term Housing	\$2,329,068.00
TOTAL	\$2,587,853.00

Request for Accommodations: MDHA makes every effort to provide reasonable accommodations to assist persons with disabilities. Any person needing assistance in accessing this information or who has other needs that require special accommodations may contact 615-252-8562 or TDD at 615-252-8599.

Para asistencia en Español llame al 615-252-8505.

如果需要本通知的中文翻译，请打电话 615-252-8505

Để nhận một bản dịch Tiếng Việt của thông báo này, vui lòng gọi: 615-252-8505

لوصول إلى لغة متجربة تغييره ان هذا نيليل، يرجى الاتصال بـ: 615-252-8505

Haddii aad rabto qoraalkan oo af-Soomaali lagu tarjumay haddii aad doonayso fadlan naga soo wac: 615-252-8505

Statement of Non-Discrimination: MDHA does not discriminate on the basis of age, race, sex, sexual orientation, gender identity, genetic information, color, national origin, religion, disability or any other legally protected status in admission to, access to, or operations of its programs, services, or activities.



APPENDIX E
SUMMARY OF PUBLIC COMMENTS AND MDHA RESPONSES

Comments/Questions received at the in-person and virtual Public Hearing on May 14, 2026, and during the Public Comment Period

Public Hearing Questions and Comments

TBD

Comments Received via email during the Public Comment Period

TBD

METROPOLITAN NASHVILLE-DAVIDSON COUNTY, TENNESSEE

EXHIBITS

**2026-2027 ANNUAL UPDATE
TO THE
2023-2028 CONSOLIDATED PLAN
FOR
HOUSING AND COMMUNITY DEVELOPMENT
PROGRAM YEAR FOUR**

For the period June 1, 2026 – May 31, 2027

Prepared by:

Metropolitan Development and Housing Agency
701 South Sixth Street
Nashville, Tennessee 37206



2026-2027 Annual Update to the 2023-2028 Consolidated Plan

(2026 Action Plan) Program Year Four

EXHIBITS

Exhibit 1 - Notice of 2065 Allocations

Exhibit 2 - HUD Approval of 2026 Action Plan Extended Submission Date

EXHIBIT 1
HUD NOTIFICATION of 2026 ALLOCATIONS

FY 2026 Community Planning and Development Formula Program Allocations

NAME	CDBG	RHP	HOME	ESG	HOPWA	HTF
Nashville-DavidsonTN	\$5,434,241	\$0	\$2,492,989. 38	\$451,895	\$2,587,853	\$0

EXHIBIT 2

HUD APPROVAL OF 2026 ACTION PLAN EXTENDED SUBMISSION DATE



U. S. Department of Housing and Urban Development

Knoville Field Office, Region IV
John J. Duncan Federal Building
710 Locust Street, Suite 300
Knoville, Tennessee 37902-2526

April 8, 2026

Troy D. White, Executive Director
Metropolitan Development and Housing Agency
P.O. Box 846
Nashville, Tennessee 37202

Dear Mr. White:

SUBJECT: Action Plan – Request to Extend Submittal Deadline of the 2025 Annual Action Plan to August 16, 2026

This letter is in response to the April 7, 2026, letter regarding the above subject matter. In the letter, the Metropolitan Development and Housing Agency (MDHA), as the lead agency of Nashville - Davidson County's Consolidated Planning programs, is in the process of completing the Metropolitan Government's Annual Action Plan. In accordance with Notice CPD-26-05, the Annual Action Plan is due within 60 days of the Department of Housing and Urban Development's (HUD) Notice of Allocations for 2026. The purpose of the extension request is to allow enough time for MDHA Board approval, Metro Council approval, and for the Mayor to sign the SF-424 and Certifications.

You stated that you anticipate obtaining Metro Council approval at one of its June 2025 meetings. After Metro Council approval, the Mayor will sign the SF-424 and Certifications, which will then be submitted to HUD for approval no later than August 16, 2026.

This Office has reviewed the justification provided to support the request and the request has been approved. Please keep in mind that the final deadline for receipt of any 2026 Annual Action Plan is August 16, 2026. As you know, this deadline cannot be waived.

If you have any questions, please contact Telly O'Neil, Senior Community Planning and Development Representative, at (615) 474-8247.

Very sincerely yours,

Calvin R. Whitaker

For Erik Hoglund, Director
Office of Community Planning
and Development

cc: Emel Alexander, Deputy Chief Operating Officer
Treva Gilligan, Assistant Director
Shelley Fugitt, Senior CD Program Manager