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Metro Nashville Office of Homeless Services

TN-504 CoC Builds Application (June 2025)

Deadline: 5/30/2025

The Contributor
Merry Oaks Homes

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\$ 12,000,000.00 Requested

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Agency and Basic Project Information

1. Please provide a brief description of your agency, including current programming and services:

The Contributor is a nonprofit social enterprise in Nashville that provides low to no barrier employment for people experiencing homelessness and poverty. Through our street newspaper, over 300 homeless and formerly homeless vendors earn immediate income by purchasing papers for \$0.50 and selling them for \$2, developing entrepreneurial and financial skills.

Beyond employment, our Creating Opportunities for Vendor Entrepreneurship and Residency (COVER) program offers comprehensive housing assistance, guiding individuals through securing identification, applications, waitlists, and move-in logistics. Once housed, continued support ensures long-term stability.

COVER also connects individuals to health insurance and SSI/SSDI benefits, expanding partnerships with hospitals like Vanderbilt University Medical Center for street outreach and post-discharge support.

As Nashville's Critical Time Intervention (CTI) specialist, The Contributor plays a key role in the Continuum of Care, linking vendors and referred individuals to essential services, including healthcare, housing navigation, and mental health support.

2. Please provide a description of your organization's project, including the type of housing you will provide.

The Contributor, in partnership with Highland Capital, proposes Merry Oaks Homes, a 168-unit permanent supportive housing (PSH) development in Davidson County, Tennessee. The project involves the adaptive reuse of an existing hotel into high-quality, long-term rental housing for individuals and families experiencing homelessness.

Merry Oaks Homes will include a mix of studio, one-bedroom, and two-bedroom units, each with a private kitchen and bathroom. All units will be leased under standard rental agreements and will operate under a Housing First model, ensuring low-barrier access and no service participation requirements for tenancy.

The Contributor will provide on-site supportive services focused on housing stability, case management, behavioral health coordination, and employment readiness. These services will be flexible and tailored to meet the unique needs of each resident. The property will be professionally managed, with an emphasis on long-term housing stability and community integration.

3. Which of the following populations will you serve?

- ☒ Individuals
- ☒ Families
- ☐ Youth
- ☐ Young adults (ages 18-24)

4. What is your organization's total funding request?

\$12,000,000

5. How many units of permanent supportive housing will your project create?

168

6. What is the cost per unit for your project?

\$143,500

Development Experience and Leveraging

7. Demonstrate that your organization and involved partners have experience with at least four other projects that have a similar scope and scale as the proposed project.

Greenvue Apartments
Wallace Studios
Shelby House Apartments
Park24

All projects are in Davidson County and all use a variety of subsidies such as Barnes Fund, HOME Funds, LIHTC, NHTF, TCAP, Project-Based Vouchers, Housing Choice Vouchers, and CITC Loans.

8. Demonstrate that your organization and involved partners have experience leveraging resources substantially similar to the funds being proposed in the current project. Provide 3 examples of prior leveraging experience resources being leveraged for the proposed project. Examples of resources that will be considered include Low Income Housing Tax Credits,

HOME, CDBG, Section 108, Section 202, and Section 811.

Our team has extensive experience leveraging public and private funding sources to deliver high-impact supportive housing developments. The following three projects demonstrate our ability to secure and manage funding streams that are similar to our funding approach for Merry Oaks Homes:

1. Shelby House – 195 Units (Completed 2024)

Resources Leveraged:

48 Project-Based Vouchers (PBVs) from the local housing authority

12 units dedicated to Coordinated Entry (CE) referrals through the Office of Homeless Services

Key Partnerships: Samaritan Recovery Community provides on-site supportive services for individuals with substance use and behavioral health needs.

Relevance: Shelby House demonstrates our capacity to integrate many different layers of funding while maintaining compliance. This project was funded by the Barnes Fund, HOME Funds, PBVs, TCAP, NHTF, LIHTC, AHGF, and other sources of funds to complete construction. The project also highlights our ability to partner with clinical service providers to deliver high-quality, wraparound support within a large-scale mixed-income development.

2. Park24 – 140 Units (Completed 2023)

Resources Leveraged:

35 Project-Based Vouchers (PBVs)

Income-Averaging (30% - 80% AMI)

Key Partnerships: Urban League of Middle Tennessee (ULMT) provides resident services, employment readiness, and financial coaching on site.

Relevance: Park24 highlights our commitment to meaningful community partnerships and strategic site selection. Located in a high-opportunity area with access to public transit, healthcare, and employment centers, the project is enhanced by its partnership with the Urban League of Middle Tennessee (ULMT), which provides on-site resident services focused on economic mobility, workforce development, and financial empowerment. This collaboration ensures that residents not only have stable housing, but also direct access to tools and resources that promote long-term self-sufficiency.

3. Greenvue Apartments – 117 Units (Completed 2022)

Resources Leveraged:

Acquisition and renovation funded in part by The Barnes Housing Trust Fund

Rents subsidized by Housing Choice Vouchers

Key Features: Adaptive reuse of a former hotel into quality, permanent housing.

Relevance: By combining capital support from the Barnes Housing Trust Fund with Housing Choice Vouchers for ongoing operating stability, Greenvue provides deeply affordable, service-connected homes for some of the community's most vulnerable residents. Its success reflects our commitment to innovative development that meets people where they are and helps them move forward.

These projects collectively illustrate our proven capacity to leverage complex funding streams—including PBVs, locally administered vouchers, and city housing trust funds—to create and sustain housing opportunities for individuals experiencing homelessness. This experience directly supports the feasibility and readiness of our proposed CoC Builds project.

9. Provide information regarding the availability of low-income housing tax credit commitments, project-based rental assistance, and other State, local, or private resources dedicated to the proposed project. Describe the dollar value of each of these commitments and describe the overall cost of the project, including the estimated cost per unit. In cases where the project includes more than one type of housing (eg, townhouses and apartments), or has multiple sites, provide cost per unit information on each site or housing type to the extent possible.

Funding Commitments and Cost Breakdown

Our project is backed by a strong and growing financing strategy that includes an early-stage funding commitment and a clear plan to secure additional state and local resources. We are currently advancing a partnership with the Nashville Catalyst Fund and preparing funding applications to the Barnes Housing Trust Fund, MDHA, and the CoC Builds program itself.

Current Financing Commitment

Catalyst Fund – Acquisition or Bridge Loan

Source: Nashville Catalyst Fund

Use: Acquisition or predevelopment bridge financing

Amount: \$8,000,000, pending underwriting and Investment Committee approval

We plan to pursue additional funding from three key sources:

Barnes Housing Trust Fund – \$4 million for construction and soft costs (2025 application round)

MDHA – Request for Project-Based Vouchers and/or capital support (early-stage discussions underway)

CoC Builds – \$12 million request through this application to fund new permanent supportive housing units

Total Project Budget

Total Development Cost (TDC): Approximately \$24,000,000

Total Units: 168

Average Cost per Unit: \$143,000

Housing Type: A single, multifamily apartment building designed for permanent supportive housing, including on-site supportive service space, case management offices, and community amenities.

10. If there are current properties under construction or rehabilitation where CoCBuilds funds could be used to add units, in addition to the bulleted items above, provide: - The amount and type of funds being used to construct the property or rehabilitate the property; - evidence of site control; - evidence of completed and approved environmental review; - identify the owner of the property and their experience with constructing or rehabilitation; and - the number of units that will be finished using CoCBuilds funds.

N/A

Managing Homeless Projects

11. Demonstrate that your organization and that your proposed subrecipients have experience administering programs for individuals and families experiencing homelessness where one member of the household has a disability. Your response must include: • Experience managing at least 4 properties that at a minimum includes how you determine the amount of rent to charge

based on unit size, addressing program participant complaints, working with other service organizations that may place program participants in the units, and maintaining the properties. • Type and frequency of supportive services that will be available (e.g., case management, life skills, health care). See 24 CFR part 578.53 for full list of CoC Program eligible supportive services. State whether your organization or another organization has provided, or will provide supportive services. If other organizations provide some or all of the supportive services, provide the organization(s) name, address, email address, and phone number. If your organization will provide direct supportive services with CoCBuils funds, you must complete the Supportive Services Budget. • Providing transportation for program participants. Describe the methods of transportation that will be available for program participants to travel to doctor appointments, recreation, public services (e.g., post office, library), shopping, other services, etc. If public transportation is available, indicate the hours of operation and the distance from the units.

Overview of The Contributor's Experience:

The Contributor is a nonprofit street paper and support organization based in Nashville, TN, that has worked since 2007 to provide income-generating opportunities and social services for individuals experiencing homelessness—many of whom also live with disabilities. Over the years, The Contributor has developed a robust infrastructure for providing individualized support, linking clients to housing opportunities, and working collaboratively with housing providers, landlords, and public service agencies.

Property Management Experience

The Contributor and Highland Capital have partnered with experienced third-party Property Management Companies that specialize in this type of project. In coordination with local landlords and developers, The Property Management staff:

Determines rent based on Fair Market Rent (FMR) thresholds and affordability guidelines, adjusting by bedroom size and accounting for the client's income level and subsidy eligibility.

Addresses tenant complaints through a housing navigation and advocacy team, who serve as a liaison between tenants, property managers, and service partners. Concerns are documented and resolved via a structured case tracking system.

Coordinates referrals and placements through established partnerships with organizations such as Open Table Nashville, Metro Homeless Impact Division, and Room In The Inn, who assist in housing navigation and stability planning.

Maintains property relationships through regular inspections, communication with landlords, and collaborative planning for any necessary improvements. While The Contributor does not directly own or operate units, they are embedded in all phases of program delivery, lease-up, and ongoing tenant support in collaboration with local housing partners.

Supportive Services Provided

The Contributor offers a range of supportive services both directly and in partnership with local service providers. Services include:

Case Management: Weekly case management and advocacy sessions help participants build stability, navigate benefits enrollment, and access physical and mental health care.

Life Skills: Bi-weekly workshops on budgeting, conflict resolution, renter education, and health literacy are provided at The Contributor's offices or co-located sites.

Healthcare Navigation: The Contributor connects clients to health services through relationships with Neighborhood Health, Mental Health Cooperative, and the Vanderbilt Street Psychiatry team.

These services are offered directly by The Contributor and funded through a combination of private donations and public support. When provided by external organizations, coordination is managed by Contributor case workers.

Transportation for Participants

The Contributor supports client transportation needs in multiple ways:

Public Transit Access: Most units are located within a 0.25–0.5 mile radius of WeGo Transit bus stops. WeGo provides service seven days a week from 5:00 a.m. to 11:00 p.m., including access to medical centers, grocery stores, libraries, and recreation facilities.

Bus Pass Program: The Contributor distributes monthly WeGo bus passes to program participants to ensure reliable access to healthcare, social services, and employment.

Ride Coordination: For individuals with disabilities or during non-transit hours, staff can assist with arranging rides via partner nonprofits, rideshare vouchers, or Davidson County AccessRide for ADA-eligible clients.

Implementation Schedule

12. Complete an implementation schedule based on the proposed CoCBuils project. i. Based on type of capital cost requested, provide: • **New Construction** – date construction will begin and end, and date property will be available for move-in. • **Acquisition** – date property will be acquired. • **Rehabilitation** – dates rehabilitation of the property will begin and end.

This project involves rehabilitation of an existing structure to create 168 units of permanent supportive housing. The following timeline reflects a realistic 12-month rehabilitation schedule based on the building's current condition and contractor availability.

Acquisition/Rehabilitation Start Date: December 1, 2025

Rehabilitation Completion Date: November 30, 2026

Anticipated Move-In Date: January 15, 2027

This schedule includes a brief post-construction phase to allow for final inspections, issuance of occupancy permits, and initial tenant move-in through the Coordinated Entry system. Our team has experience delivering similar rehabilitation projects on time and within budget, and all predevelopment work is aligned to meet this start date.

13. ii. Provide the proposed schedule for the following activities: • **site control**, indicate if the property has already been identified; • **environmental review completion**; • **execution of grant agreement**; • **start and completion dates**: • **anticipated date the jurisdiction will issue the occupancy certificate**; • **date property will be available for individuals and families experiencing homelessness to begin occupying units**. HUD will evaluate the implementation schedule and provide up to 4 points based on whether the development schedule is complete and has all necessary elements, up to 4 points depending on likelihood that development milestones will be met, and up to 4 points based on the likelihood that the project will be ready for occupancy within 36 months of award.

Site Control:

The property is under contract.

Environmental Review Completion:

Environmental review is scheduled to begin immediately upon CoC Builds award notice and will be completed by November 15, 2025.

Execution of Grant Agreement:

We anticipate executing the grant agreement with HUD by November 30, 2025, following completion of environmental review and any required technical submissions.

Rehabilitation Start Date:

December 1, 2025

Rehabilitation Completion Date:

May 31, 2026

(A 6-month construction schedule is achievable based on similar local hotel conversion projects and the current condition of the structure.)

Occupancy Certificate Issuance:

June 15, 2026 (includes 2-week buffer for final inspections and approvals)

Tenant Move-In / Units Available for Occupancy:

July 1, 2026

Units will be filled via the local Coordinated Entry system in partnership with the CoC and service providers.

Property Maintenance

14. Demonstrate how you will ensure the property is maintained annually to prevent unnecessary costly repairs. Your description must include: • how the property will be maintained annually and needed repairs are conducted (e.g., checking for roof leaks, routine maintenance for heating and cooling). Identify the sources of funds and amount that will be used and whether there will be a reserve fund established specifically for maintenance and repair of proposed units. • Demonstrate how the project will be able to cover replacement costs (e.g., replacing broken or damaged appliances, major equipment). Indicate if there will be funds provided from other sources and what those sources will be.

Our project includes a comprehensive property maintenance strategy designed to preserve the building's integrity, ensure safe living conditions for residents, and avoid costly emergency repairs through proactive planning.

Ongoing Maintenance Strategy

The property will be managed by an experienced third-party property management firm with a strong track record in operating permanent supportive housing and affordable multifamily developments. They will oversee routine inspections, preventative maintenance, and timely repair work, including:

Regular system checks (HVAC, plumbing, electrical)

Roof and exterior envelope inspections

Responsive maintenance for unit-level repairs

Scheduled safety system testing and code compliance reviews

This team also provides ongoing consultation to identify efficiencies, recommend durable materials, and mitigate potential cost increases over time.

Budgeting for Repairs and Sustainability

All anticipated maintenance and repair costs are fully accounted for in the project's annual operating expenses and will be paid by the property. In addition to budgeting for routine upkeep, the project includes a dedicated replacement reserve to cover long-term capital needs such as major equipment replacement, appliance turnover, and systems upgrades.

Unmet Housing Need

15. Describe the population that will be served by the project and the level of unmet need for new units of permanent supportive housing in your area for that population.

This project will serve individuals experiencing chronic homelessness who require both stable housing and wraparound supportive services—one of the most vulnerable populations in Davidson County. These individuals often live with co-occurring mental health, substance use, or physical health challenges that cannot be addressed without the stability of housing.

According to the 2025 Unified Housing Strategy (UHS), Nashville faces an acute shortage of deeply affordable housing, particularly for those earning 30% of Area Median Income (AMI) or less—a group that includes nearly all individuals experiencing homelessness. The UHS identifies permanent supportive housing (PSH) as an evidence-based solution for this population and sets an ambitious goal: create 900 new PSH units annually to address the city’s critical shortfall.

Despite recent progress—including the launch of Strobel House and continued efforts from the Office of Homeless Services—there remains a significant gap between available units and actual need. The city has experienced a 45% reduction in deaths among people experiencing homelessness following PSH investments, underlining both the urgency and effectiveness of this intervention.

This project directly supports Strategy E of the UHS: “Create permanent housing options for persons experiencing or at risk of homelessness.” It aligns with the UHS recommendation to develop a strategic PSH plan and prioritize voucher access and operational support for service-enriched housing. By helping meet Nashville’s goal of 900 new PSH units per year, this project addresses a severe unmet need and ensures residents with the most significant barriers to stability have a pathway to housing and health.

Management of Rental Housing

16. • Describe the rental housing projects you or your subrecipient have managed. If you have or will partner with other organization(s) within the CoC to manage a property(s), provide the organization’s information, type of program participants assisted, and experience. • Include the number of grants for affordable housing awarded over the last three years, total amount of awards, and the type of subsidy funding or financing provided for housing. • Specify the number of assisted and non-assisted units in each property you list. Maximum points will be available for adequately describing management of at least 4 times the number of properties and units proposed in this application.

To ensure the long-term success of this project, we have partnered with Elmington Property Management (EPM)—a nationally respected firm based in Nashville with extensive experience managing affordable, supportive, and mixed-income housing. Elmington’s management portfolio includes thousands of units across Tennessee, many of which serve populations similar to those targeted by this proposal, including individuals exiting homelessness and those earning below 30% AMI.

Partner Information and Program Expertise

Organization Name: Elmington Property Management

Headquarters: Nashville, TN

Role: Property Manager for this project

Participant Types Served: Families and individuals experiencing homelessness, persons with disabilities, seniors, and households earning 60% or less of AMI

Relevant Program Experience: LIHTC, PBRA, HOME, Section 8, RAD, HUD 811, and locally funded PSH programs

EPM brings a trauma-informed, housing-first approach to its work and collaborates closely with service providers to ensure residents receive the support they need to remain stably housed. Their compliance team has deep experience navigating complex federal, state, and local funding regulations, ensuring the highest standards of asset performance, occupancy, and reporting.

Affordable Housing Grants and Awards

Over the last three years, Elmington and its development affiliates have been awarded:

18+ grants and financing awards across Tennessee and the Southeast

Over \$125 million in cumulative project funding

Sources of Financing: LIHTC, HOME, CDBG, HUD 811 PRA, Section 8 PBRA, Project-Based Vouchers (PBVs), and local housing trust fund support (including the Barnes Fund in Nashville)

Total Units Managed (select examples above): Over 1,100 units, with more than 500 assisted units across a range of subsidy and supportive housing programs.

Coordinated Entry

17. Demonstrate how the project will use the CoC's coordinated entry process, or in the case of victim service providers, another coordinated entry process that meets HUD's minimum requirements, to refer individuals and families experiencing homelessness in the new PH-PSH units. The response must include the coordinated entry process implemented and how program participants will be placed in the project.

This project will utilize Coordinated Entry (CE) system as a referral source for all units designated for individuals and families experiencing homelessness. We will partner directly with the Metropolitan Development and Housing Agency (MDHA) and the Office of Homeless Services (OHS) to ensure all placements are made through the CE process, in compliance with HUD requirements.

Overview of Coordinated Entry in Davidson County

Davidson County's Coordinated Entry system is administered by MDHA in partnership with the Office of Homeless Services. The system is structured to ensure that housing and services are prioritized for the most vulnerable individuals using a standardized assessment and referral process.

Key components of the CE system include:

Access Points: Individuals can access the CE system through street outreach teams, shelters, day centers, hospitals, or by calling OHS's CE helpline.

Assessment Tool: The CoC uses a standardized assessment tool (based on the Vulnerability Index-Service Prioritization Decision Assistance Tool or VI-SPDAT) to evaluate housing barriers, chronicity, and vulnerability.

Prioritization: Individuals and families are placed on the Community Queue, which is prioritized by need, with those experiencing chronic homelessness and higher vulnerability placed first for Permanent Supportive Housing (PSH) referrals.

Matching & Referral: Once units become available, the CE system matches eligible individuals to vacancies based on prioritization criteria and unit fit, then coordinates with the receiving provider for placement and onboarding.

Referral and Placement Process for This Project

Our project team will work in partnership with MDHA and OHS to ensure that all referrals come through Coordinated Entry. Upon notification of unit availability:

OHS will identify eligible households from the Community Queue who meet HUD and project eligibility standards.

Referrals will be coordinated directly with our property management team (Elmington Property Management) and on-site service providers to facilitate intake.

Housing placement staff will work with referred individuals to complete leasing, conduct move-in

inspections, and initiate supportive service engagement immediately upon occupancy.

Coordination with Housing Providers, Healthcare Organizations, and Social Service Providers

18. i. Demonstrate either that: • the project is leveraging non-CoC funded housing resources through coordination with housing providers and other organizations for new construction, acquisition, and rehabilitation to provide at least 50 percent of the amount being requested in the application, or • the project is leveraging non-CoC funded housing resources to provide subsidies for at least 25 percent of the units that are proposed in the application. You must attach letters of commitment, contracts, or other formal written documents that demonstrate the percentage of subsidies or number of units being provided to support the project.

If applicable, these documents should be uploaded on the "documents" tab

Capital Leverage: A Letter of Interest from the Nashville Catalyst Fund has been secured for up to \$8,000,000, representing over 33% of the estimated \$24 million total development cost. We also plan to pursue additional funds from the Barnes Housing Trust Fund and MDHA, bringing total non-CoC capital support to over 50% of the project cost.

Subsidy Leverage: At least 75% of the 168 units (126 units) will serve residents with tenant-based Housing Choice Vouchers (HCVs). While we are not using PBVs, our nonprofit partners—including The Contributor—will assist with voucher lease-up and navigation through Coordinated Entry.

19. ii. Demonstrate through written commitment from healthcare organizations, social service provider, or other organization: • Access to health and supportive services (eg. supportive services, home-based and long-term services and supports, primary and medical care, behavioral health, substance use disorder treatment and recovery, and other services); and • The value of assistance being provided is at least an amount that is equivalent to at least \$7,500 per unit included in the proposed project. Acceptable forms of commitment are formal written agreements and must include: • value of the commitment, and • dates the housing and resources will be provided. In-kind resources must be valued at the local rates consistent with the amount paid for services not supported by grant funds.

If applicable, these documents should be uploaded on the "documents" tab

This project includes a formal partnership with The Contributor, Inc., a 501(c)(3) nonprofit organization with a long-standing mission to empower individuals experiencing homelessness in Nashville through employment, housing access, and social support. The Contributor has executed a Memorandum of Understanding (MOU) with Highland Capital Investments outlining its role in delivering supportive services to residents of the proposed 168-unit permanent supportive housing development.

Access to Health and Supportive Services
As outlined in the MOU, The Contributor will:

Create and execute resident services, including employment and empowerment programming

Refer eligible residents to the project through its outreach and engagement network

Leverage its nonprofit infrastructure and relationships to coordinate access to community-based services such as:

Behavioral health support

Substance use recovery programs

Primary medical care

Life skills training and employment readiness

Long-term service navigation and benefits enrollment

These services will support residents' ability to stabilize in housing and meaningfully participate in the broader community. Services will be tailored to individual needs and delivered in coordination with other service providers as needed.

Value of Services Provided

The total value of in-kind services provided by The Contributor is estimated to exceed \$7,500 per unit, based on local market equivalents for case management, service coordination, and peer support programs. These services will be delivered over a minimum five-year period, aligning with the operational lifespan of the PSH program.

The Contributor may use proceeds from its share of project revenue or grant funding to support delivery of these services, ensuring their sustainability beyond initial lease-up.

Documentation

The attached MOU serves as formal written documentation of The Contributor's commitment to provide ongoing supportive services to residents of the development and defines the scope, duration, and role of services.

Community Integration for Persons with Disabilities

20. Demonstrate how permanent supportive housing will enable program participants to make meaningful choices about housing, health care, and long-term services and supports that will allow them to fully participate in the community. The response should include how the PSH units will ensure non-segregation of individuals and families experiencing homelessness where at least one household member has a disability. Additionally, the response should include state whether the PSH units will be part of mixed-use development, meaning individuals and families that will reside in the units are not all disabled.

This project will provide permanent supportive housing (PSH) to individuals and families experiencing homelessness, in alignment with Housing First principles and HUD guidelines. The housing and service delivery model is designed to promote autonomy, stability, and long-term community integration for all residents.

Meaningful Choice and Supportive Services

Residents will hold standard leases and have full tenancy rights, ensuring that housing is not contingent on participation in services. Program participants will be empowered to:

- Choose whether and how to engage in supportive services

- Select their health care providers and determine their own care plans

- Access case management, behavioral health, benefits coordination, and long-term supports based on individual needs and preferences

Community Integration and Non-Segregation

Although this project is not a mixed-use development, it is intentionally designed to promote non-segregation and full community participation. All units are standard residential apartments with no physical or programmatic distinction between residents. The building will:

- Comply fully with Section 504 of the Rehabilitation Act, the Fair Housing Act, and other applicable accessibility and nondiscrimination laws

- Offer equitable access to shared amenities and community spaces

- Provide seamless connections to surrounding neighborhood resources, including transit, healthcare, retail, and recreation

Providing Employment and Training Opportunities for Low- and Very-low Income Persons

21. Describe the actions that will be taken by your organization to comply with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) (Section 3) and HUD's implementing rules at 24 CFR part 75 to provide employment and training opportunities for low- and very low-income persons, as well as contracting and other economic opportunities for business that provide economic opportunities to low- and very low-income persons. This does not affect your existing responsibilities to provide training, employment, and other economic opportunities pursuant to Section 3 that result from their receipt of other HUD funding.

Our organization is fully committed to complying with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and HUD's implementing regulations at 24 CFR Part 75. We recognize that Section 3 is a critical tool in expanding access to economic opportunity for low- and very low-income individuals and the businesses that support them. Our compliance strategy includes the following key actions:

1. Employment and Training Opportunities

We will prioritize hiring and training Section 3 workers and Targeted Section 3 workers, including:

Residents of public housing or HUD-assisted housing

Low- and very low-income individuals residing in the Nashville-Davidson County area

YouthBuild participants

To support this:

We will require our general contractor and subcontractors to report all new hires and to make good-faith efforts to meet Section 3 benchmarks.

Job openings will be posted with local workforce development agencies, nonprofit service providers, and community-based organizations focused on workforce readiness.

We will monitor compliance through contract language, documentation review, and progress reporting throughout construction.

2. Contracting with Section 3 Businesses

We will actively identify and solicit bids from Section 3 business concerns, particularly small and locally owned businesses that employ or are owned by low-income individuals. To support this effort:

Bid opportunities will be shared with the Metro Nashville Small Business Reserve program, local chambers of commerce, and nonprofit business incubators.

RFPs and bid packages will include clear information about Section 3 preferences and certification requirements.

Our team will maintain documentation of all outreach and award decisions in accordance with HUD recordkeeping standards.

3. Outreach and Local Partnerships

We will collaborate with local organizations—including The Contributor, neighborhood-based nonprofits, and workforce development groups—to:

Conduct outreach to potential Section 3 workers

Connect residents to training programs related to construction, maintenance, and property management

Provide information about available contracting opportunities

4. Reporting and Monitoring

Our project team will maintain all required documentation and submit Section 3 reports in compliance with HUD guidelines. We will track:

Number and demographics of Section 3 workers hired

Total labor hours worked by Section 3 and Targeted Section 3 workers

Section 3 business contracts awarded

These efforts will be reviewed regularly to ensure we meet or exceed HUD's Section 3 benchmarks.

Threshold Criteria

22. Does your agency meet the project eligibility in Section III.A., and does this application meet eligibility and quality thresholds detailed in Section V.A of the CoCBuils NOFO?

☒ Yes

☐ No

Additional Questions

23. Are your proposed activities within a HUD-designated Opportunity Zone?

If you expect to use less than 50% of the award in Opportunity Zones, you won't receive preference points. Exceptions may be made if your application justifies the lower percentage or demonstrates a significant impact within those zones.

No

24. Describe how the project will utilize non-federal (state, local, private) sources of funding to support the continued operation of the project.

As a nonprofit-led development, the project is well-positioned to leverage a variety of non-federal funding sources to support long-term operations and service delivery. Specifically:

Our nonprofit status enables eligibility for competitive state and local funding, including operating and service grants from the Barnes Housing Trust Fund, National Housing Trust Fund (NHTF), and Community Investment Tax Credit (CITC)—eligible low-interest loans.

These sources will be pursued to supplement operations, support service coordination, and maintain capital and operating reserves over time.

In addition, The Contributor, Inc. will deliver in-kind supportive services—including case management, housing navigation, and resident engagement—reducing the operational burden on the project.

Documents [top](#)

Documents Requested *

Project Budget

Required? Attached Documents *



[CoC Builds S&U](#)

[CoC Builds Budget Template](#)

Supportive Services Budget (if this project will provide supportive services funded by this grant).

Letters of Commitment, contracts or formal

[Contributor/Highland Cpt MOU SIGNED](#)

written documents such as MOU's to support these projects. (Upload all such documents as one file)

[Catalyst Fund Letter](#)

** ZoomGrants™ is not responsible for the content of uploaded documents.*

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