Request for Application

The Industrial Development Board of the Metropolitan Government of Nashville and Davidson County Metro Employee Homeownership Assistance PILOT Program

The Metropolitan Nashville Housing Division ("Metro Housing Division") is administering this Request for Application ("RFA") on behalf of The Industrial Development Board of the Metropolitan Government of Nashville and Davidson County ("IDB"). Metro Housing Division is seeking applications from qualified nonprofit organizations to administer the IDB's Metro Employee Homeownership Assistance Pilot Program ("IDB MEHAPP"). The IDB MEHAPP is fully funded from revenues collected by the IDB.

This Request for Application ("RFA") establishes the program requirements, applicant eligibility criteria, and application process for IDB MEHAPP. The RFA is intended to promote fair treatment of all eligible applicants and ensure a transparent, consistent, competitive process for the evaluation of applications and award of grant funds.

The IDB MEHAPP is designed to provide eligible employees of The Metropolitan Government of Nashville and Davidson County ("Metro Employees"), as further defined in the Program Guide for the IDB MEHAPP, with financial assistance to help achieve and sustain homeownership. Through the program, Metro Employees may receive down payment assistance to support the purchase of their primary home or foreclosure prevention mortgage assistance to help preserve existing homeownership during short-term periods of financial hardship.

The program responds to key findings identified in the Nashville Unified Housing Strategy ("UHS"), which highlights the growing challenges households face in achieving and maintaining homeownership.

In response to those challenges, the IDB MEHAPP seeks to expand homeownership opportunities, prevent housing instability, and promote long-term financial well-being and economic mobility among Metro Employees. The program advances the goals and priorities established in the UHS, specifically **Strategy D: Support Homeownership Opportunities**, including **Actions 22**, which focuses public homeownership resources on households facing systemic barriers, and **Action 24**, which emphasizes pre- and post-purchase counseling for buyers purchasing publicly-funded homes.

Application Deadlines:

The applications for the IDB MEHAPP will open at 8:00 A.M. Central on Friday, November 20, 2026, and will close at 11:59 P.M. Central on January 4, 2027.

The Metro Housing Division must receive the complete application via email on or before 11:59 P.M. Central on January 4, 2027; no exceptions will be provided. Applicants should be aware that there is no cure period for general application responses; however, Metro Housing Division may allow a seventy-two (72) hour (business days) cure period (from the date and time of notification) to email missing threshold documents.

Complete applications must be submitted via email to: HousingPrograms@Nashville.gov as detailed on page 5 of RFA.

Metro Housing Division anticipates notifying the successful applicant(s) of their award on or before February 15, 2027.

Grant Term:

The IDB MEHAPP grant term is anticipated to begin on February 15, 2027, and end on December 31, 2027.

Grant Amount:

Programmatic Funding: The Administrator will be awarded $50,000 to provide direct financial assistance to eligible Metro Employees through the IDB MEHAPP.

Administrative Funding: The Administrator will be awarded $5,000 in additional funding for eligible costs associated with administrating the IDB MEHAPP. The Administrator may elect to use all or a portion of the administrative funding to provide additional direct financial assistance to eligible Metro Employees.

Any grant funds provided to the Administrator not awarded to eligible Metro employees or not otherwise expended on eligible administrative costs of the Administrator by the end of the grant period shall be returned to the IDB, unless otherwise authorized by the Board of the IDB in its sole discretion.

Eligible Grant Applicants:

Metro Housing Division will accept applications for the IDB MEHAPP from local non-profit organizations that meet the following requirements of this RFA ("Applicant") and as further detailed in this RFA:

1. 501(c)(3) designation by the IRS;
2. Charter, Articles of Incorporation, By-laws or Instruments of Organization;
3. Active status with the Tennessee Secretary of State;
4. Registration with the Tennessee Secretary of State Office of Charitable Solicitations indicating the organization is currently registered to solicit public funds in the State of Tennessee as of the date of the application;
5. Annual audit conducted by an independent CPA in accordance with generally accepted auditing standards for the most recently completed fiscal year or issued within the preceding 12 months of the application deadline;
6. Organizations that fail to provide any of the required documentation listed above will not be considered for the IDB MEHAPP grant award.

Each Applicant must also be able to attest to following:

- Not being subject to any outstanding legal judgment, order, or decree of any nature whatsoever that exists in favor of, or otherwise adverse to the Applicant in any action involving, either The Metropolitan Government of Nashville and Davidson County ("Metro") or the IDB.
- Not being subject to any outstanding judgment, order, or decree and is not involved in, or the subject of, any pending litigation, administrative proceeding, governmental investigation, or other legal action that, if determined adversely to the Applicant, could reasonably be expected to have a material adverse effect on the Applicant's financial condition, operations, or ability to perform its obligations as Administrator of the IDB MEHAPP.
- Not having any adverse findings, judgments, orders, or administrative determinations involving a violation of federal, state, or local fair housing laws (such laws, being "Fair Housing laws") in the last 2 years.
- Not having any adverse findings by the Metropolitan Government's Office of Financial Accountability ("OFA") within the last 2 years.
- Not having any principal, officer, director, or employee with significant managerial or financial responsibility currently serving with the Applicant who has, within the two (2) years immediately preceding the submission of the application, been convicted of a crime involving financial dishonesty and that, to the Applicant's knowledge, no such individual of the Applicant is currently under investigation by any governmental authority for conduct involving financial dishonesty.
- Demonstrating at least two (2) consecutive years of experience providing down payment assistance, foreclosure prevention mortgage assistance, or similar housing or affordable housing related services within the last five (5) years.

Eligible Program Activities

The successful Applicant will be responsible for administering IDB MEHAPP and making program assistance through the award of individual grants to eligible Metro Employees upon the commencement of the grant term. The IDB MEHAPP will provide assistance through two eligible activities designed to support employees in achieving and sustaining homeownership:

- Down Payment Assistance, and
- Foreclosure Prevention.

The terms and requirements applicable to each eligible activity listed above are summarized below and further described in the IDB MEHAPP Program Guide.*

Form of Assistance	Down Payment Assistance Grant	Foreclosure Prevention Grant
Assistance Amount	Up to $ 10,000	Up to $ 5,000
100% Financing Limit	Limited to Down Payment and/or Closing Cost up to 3%	N/A
Repayable Assistance	No	No
Cash-Out at Closing	No	N/A
Frequency of Grant	One-Time Assistance	One-Time Assistance
Eligible Recipients	Only eligible Metropolitan Government Employees	Only eligible Metropolitan Government Employees
Income Limit (See 3b)	120% AMI	120% AMI
Eligible Uses	Down Payment and/or Closing Costs	Mortgage Payments, Arrearages, or Other Eligible Mortgage-Related Costs
Eligible Location	Davidson County	Davidson County
Max Purchase Price	$500,000	N/A
Occupancy Requirement	Purchase for Primary Residence	Owner Occupied Primary Residence
Education Required	Yes	Yes
Type of Education	Pre and Post Purchase Homebuyer Education	Foreclosure Prevention/Loss Mit Counseling

*Additional programmatic terms are defined in the IDB MEHAPP Program Guide.

Application, Threshold, and Scoring Criteria *(100 Point Maximum)*

Review Process & Scoring	**Maximum Points**
Threshold criteria review.	Pass or Fail
A maximum of 75 Points is possible through the Review and Scoring of the IDB MEHAPP Application. A Review Committee will review and score the eligible IDB MEHAPP Applications. Applications receiving a minimum score of 65 will be invited to present their Application to the IDB in person.	75 Points
A maximum of 25 Points is possible for the in-person presentation. The IDB's Review Committee will review and score the eligible Application presentations.	25 Points
Maximum Point Possible:	**100 Points**

Applications

Applicants must submit a cover sheet identifying the documents submitted in response to the application requirements below. Applications must contain all required documentation and be **received no later than 11:59 P.M. on January 4, 2027**, to be considered for the program.

Following the application deadline, the Metro Housing Division will review threshold criteria. Applications that do not meet threshold criteria will not be considered for funding. A review committee, as approved by the Chair of the IDB, will review and score all eligible applications.

Threshold Review Process

I. Threshold Criteria (Pass or Fail)

For an application to be eligible for funding, it must provide documentation to satisfy ALL of the following threshold criteria requirements:

1. Applicant's legal name, address, and primary contact information for its: executive director (or person serving as chief executive officer), grant administrator (or primary person of Applicant expected to be responsible for administering the program), and Board of Directors.
2. A copy of a letter from the Internal Revenue Service evidencing the fact that the organization is a 501(c)(3) designated nonprofit, tax-exempt organization under the Internal Revenue Code of 1986, as amended;
3. A copy of the nonprofit's corporate charter or other articles, constitution, bylaws, or instruments of organization;
4. Registration with the Tennessee Secretary of State Office of Charitable Solicitations indicating the organization is currently registered to solicit public funds in the State of Tennessee as of the date of the application;
5. A copy of the annual audit conducted by an independent CPA in accordance with; generally accepted auditing standards for the most recently completed fiscal year or issued within the preceding 12 months of the application deadline; and
6. An attestation that the Applicant meets each of the eligibility criteria established in this RFA, including those relating to legal proceedings and judgments, Fair Housing compliance, OFA Findings, organizational integrity, and housing program experience.

Applicants that fail to provide ANY of the required threshold documentation listed above will NOT be considered or evaluated for the IDB MEHAPP grant award.

Application Scoring Process *(Total of 75 Points Possible)*

I. Organization Commitment to Homeownership – Up to 10 Points

Provide the most recent Strategic Plan approved by the Board. Applicants will receive additional points if the plan demonstrates commitment to homeownership, down payment assistance, or foreclosure prevention. **(Up to 10 Points)**

II. Relevant Capacity and Experience – Up to 35 Points

1. Provide resumes for key staff who will be administering MEHAPP. Include relevant education, training/certificates, HUD Certifications, and experience. **(Up to 10 Points)**
2. Describe the Applicant's capacity and experience administering down payment or foreclosure prevention mortgage assistance programs, including experience with eligibility determinations, foreclosure prevention, grant administration, and serving low-income households. The Applicant must demonstrate at least two (2) consecutive years of relevant program administration experience within the previous five (5) years. **(Up to 15 Points)**
3. Describe the Applicant's experience providing or overseeing HUD housing counseling services. Applicants that do not have an in-house Counselor must describe established partnerships with housing counseling providers. **(Up to 10 Points)**

III. MEHAPP Program Approach and Implementation – Up to 30 Points

1. Describe the Applicant's internal controls and procedures for safeguarding grant funds, preventing duplication of benefits, protecting confidential participant information, and ensuring compliance with applicable Metro requirements. **(Up to 10 Points)**
2. Describe the Applicant's ability to implement the IDB MEHAPP within Metro's required timeframe, including staffing, technology, data collection, fund management and disbursement, policies and procedures, partnerships, and other resources which will support timely program implementation. **(10 Points)**
3. Describe the Applicant's ability to leverage MEHAPP funding with other available funding sources to expand program assistance. Additionally, describe the Applicant's willingness and ability to allocate a portion or all of its administrative funding towards direct program assistance. **(Up to 10 Points)**

Applications receiving **a minimum score of 65** will be invited to present their Application to the IDB in person. An invitation to present does not guarantee an award.

IDB Presentation Evaluation Process *(Total of 25 Points Possible)*

Presentations will be evaluated and scored by a review committee, with a maximum of **25 additional points**. Presentations scores will be combined with the initial application evaluation scores to determine each Applicant's overall score and ranking.

The Applicants receiving the highest combined score will be considered for funding.

The IDB retains sole authority to make the final decisions concerning the IDB MEHAPP, including selection of award recipient(s) and the amount of funding awarded.

Application Submittal Process

Applications must be submitted electronically via email to: HousingPrograms@Nashville.gov.

Include **"IDB MEHAPP Application"** in the email subject line. Applications submitted in any other format will not be accepted.

Metro Housing Division may allow a seventy-two (72) hour cure period (from the date and time of notification) to upload missing threshold documents.

Information Session

Applicants will have an opportunity to ask questions concerning this RFA during the virtual information session scheduled for:

- 11 AM Central on November 19, 2026
- 9 AM Central on December 3, 2026

All interested applicants are encouraged to register to attend.

Questions and Answers

Interested applicants may submit questions in writing to: HousingPrograms@Nashville.gov with the email subject line "IDB MEHAPP Application Questions". All questions must be received before **4 PM Central on December 14, 2026.**

Responses to questions will be posted to the Metro Housing Division website (LINK)

and emailed to information session participants and the persons who submitted questions no later than **4 PM Central on December 21, 2026**.

(END OF RFA)