

Executive Summary

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

1. Introduction

The Town of Smyrna, Tennessee, hereby presents its inaugural Community Development Block Grant (CDBG) Entitlement Consolidation Plan. Following the 2020 Census, which recorded a population exceeding 50,000 residents, the Town now qualifies for this significant Entitlement Grant. The CDBG program will be managed by Grant Coordinator Dennis Molina. These funds will be utilized for neighborhood revitalization initiatives, aligning with the U.S. Department of Housing and Urban Development's (HUD) mission to address national housing challenges.

The City of Smyrna agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

The City of Smyrna will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

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

Our primary objectives for the CDBG Entitlement funds are:

1. **Neighborhood Revitalization:** To implement critical infrastructure and housing upgrades in targeted, underserved neighborhoods.
2. **Community Engagement:** To establish a transparent and effective communication channel between residents and the Town of Smyrna.
3. **Long-Term Strategic Planning:** To develop a sustainable, long-range plan for utilizing future CDBG allocations to create lasting improvements in high-need communities.

3. Evaluation of past performance

The Town of Smyrna, founded in 1855, has a long history of steady growth. The 2020 U.S. Census recorded our population at 53,070, a figure that officially qualified the Town for its first Community Development Block Grant (CDBG) Entitlement allocation. This growth has accelerated significantly;

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current estimates indicate the population is approaching 60,000 residents.

This rapid expansion is largely driven by an influx of new residents from Nashville and surrounding metropolitan areas seeking more affordable housing options. While the Town addresses the need for new housing development, it is imperative to also focus on our established, low-to-moderate-income neighborhoods. The CDBG program will be instrumental in ensuring these vital communities are not left behind, allowing them to prosper and thrive amidst this period of unprecedented growth.

4. Summary of citizen participation process and consultation process

During Smyrna's 2025 CDBG public hearing in August 12th, 2025 at 4:30PM Central Time in Smyrna, TN Town Hall, citizens asked specific questions about who controls the park budget, how long the

Town Hall,, citizens asked specific questions about who controls the park budget, how long the playground would be closed, whether the grant was one-time or recurring, and if future funding would be tied to the same census tract. They suggested adding a second pavilion and enlarging the playground. The Grant Coordinator explained the tight timeline for submitting the first Consolidation Plan, the need for shovel-ready projects in qualifying census tracts, and the uniqueness of the grant's annual entitlement. This input directly shaped goal-setting by confirming Rosenwald-Hilltop Park as a priority project, reinforcing the need for amenities that serve the whole community, and guiding future funding considerations toward other qualifying areas in town.

5. Summary of public comments

During the 2025 Smyrna CDBG public hearing, citizens raised questions on budget decisions, grant funding duration, park closure impacts, and eligible areas for future projects. Suggestions included expanding the playground and adding a second pavilion. These comments helped confirm Rosenwald-Hilltop Park as the priority project and informed considerations for future CDBG investments.

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

All questions & comments were accepted.

7. Summary

The Town of Smyrna is experiencing sharp growth as its population surges towards 60,000, driven by the regional search for affordable housing. This rapid expansion, which first qualified the Town for CDBG Entitlement funds after the 2020 Census, presents both opportunities and challenges. This inaugural Consolidation Plan outlines Smyrna's proactive strategy to manage this growth equitably. It moves beyond simply accommodating new development to focus on reinvesting in our established communities. At its core, the plan will revitalize Hilltop-Rosenwald Park, foster direct communication between residents and the Town, and establish a sustainable framework for all future CDBG funding. Grant Coordinator Dennis Molina will lead this initiative.

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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		Grant Coordinator - Town of Smyrna

Table 1 – Responsible Agencies

Narrative

The **Town of Smyrna** is the entity responsible for preparing the Consolidated Plan and administering the Community Development Block Grant (CDBG) Entitlement program.

The Town's **Grant Coordinator** is the individual responsible for the preparation, management, and implementation of this Plan. The Grant Coordinator oversees the entire CDBG Entitlement funding program, ensuring all activities align with the stated objectives and comply with all applicable regulations.

Consolidated Plan Public Contact Information

Dennis Molina - Grant Coordinator

315 S Lowry St

Smryna, TN 37167

615-267-5409 X2130

Town of Smyrna, Tennessee

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The Town of Smyrna is committed to a thorough and data-driven process for the allocation of its CDBG Entitlement Funds. The Town's outreach extends beyond local housing authorities to include county and state agencies that possess detailed data. This comprehensive consultation ensures that the Town's strategy for utilizing CDBG funds is informed by the best available information and leads to the most effective course of action.

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(l)).

As this is the Town of Smyrna's first CDBG Entitlement Plan, a primary activity has been to establish formal lines of communication with key service providers. The Town is committed to enhancing coordination to ensure CDBG-funded activities are integrated with existing community services, creating a more effective support system for residents.

Our initial activities to enhance coordination include:

- **Establishing a Housing Provider Network:** We have initiated contact with the **Smyrna Housing Authority** and the **Tennessee Housing Development Agency (THDA)** to create a direct referral and communication system. The goal is to align our revitalization efforts with their programs, ensuring that residents can easily access a spectrum of housing assistance, from public housing to potential homeownership and rehabilitation programs supported by CDBG funds.
- **Engaging with Health and Mental Health Agencies:** The Town is building collaborative relationships with the **Rutherford County Health Department** and service providers funded by the **TN Department of Mental Health and Substance Abuse Services**. By understanding the health and wellness challenges in our target neighborhoods—such as access to care or specific environmental health concerns—we can better design housing and public facility improvements that contribute to positive health outcomes.

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

The Town of Smyrna is coordinating with the regional Continuum of Care (CoC), the lead planning body for homeless services, to address the needs of individuals and families who are homeless or at risk of homelessness. A key step in this process has been establishing communication with **Kristen Swann, President and CEO of the United Way of South Central Tennessee**, to gain guidance. Through collaboration with the CoC and its member agencies like the United Way, the Town will align its CDBG

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funding with regional data and priorities, focusing on homeless prevention strategies to support our community's most vulnerable residents.

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

The Town of Smyrna consults with its primary Continuum of Care (CoC) partners, **H3arc** and **United Way**, to guide its strategy for addressing homelessness. In determining how to allocate ESG funds, the Town relies on data and recommendations from H3arc and United Way to ensure funding is directed toward the community's most critical needs.

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

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Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	SMYRNA
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town of Smyrna is the primary facilitator of the CDBG program.
2	Agency/Group/Organization	Smyrna Housing Authority
	Agency/Group/Organization Type	PHA Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need 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?	Smyrna Housing Authority provided insights on affordable housing units of Smyrna, TN as they are the primary PHA.
3	Agency/Group/Organization	MURFREESBORO
	Agency/Group/Organization Type	Other government - Local

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	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Murfreesboro was helpful in figuring out resources to get a larger picture view of the homeless population not just in Smyrna but in Rutherford County as well. They will be a long term resource for bigger picture planning for the future of CDBG funding.
4	Agency/Group/Organization	UNITED WAY OF RUTHERFORD COUNTY
	Agency/Group/Organization Type	Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Similar to Murfreesboro, the group consulted the Town on how to best find information to address the homeless situation in not just Smyrna but the Rutherford County as well for future CDBG funding.

Identify any Agency Types not consulted and provide rationale for not consulting

PR-15 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**

During Smyrna’s 2025 CDBG public hearing, citizens asked specific questions about who controls the park budget, how long the playground would be closed, whether the grant was one-time or recurring, and if future funding would be tied to the same census tract. They suggested adding a second pavilion and enlarging the playground. The Grant Coordinator explained the tight timeline for submitting the first Consolidation Plan, the need for shovel-ready projects in qualifying census tracts, and the uniqueness of the grant’s annual entitlement. This input directly shaped goal-setting by confirming Rosenwald-Hilltop Park as a priority project, reinforcing the need for amenities that serve the whole community, and guiding future funding considerations toward other qualifying areas in town.

The date of the second public meeting is scheduled for Tuesday, November 11, 2025 at 4PM Central Time at the Smyrna, TN Town Hall at 315 S Lowry St.

30 day public hearing comments will run from October 11th, 2025 to November 11th, 2025.

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	Public Meeting	Minorities Non-English Speaking - Specify other language:	20 citizens attended	Citizens asked about budget control, grant duration, park closure timeline, future funding areas, and	All comments and questions were accepted.	
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		Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing		matching funds. Suggestions included a larger playground and a second pavilion. These comments supported prioritizing Rosenwald-Hilltop Park and considering future projects in other qualifying census tracts.		
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Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

This needs assessment is based on data provided by the U.S. Department of Housing and Urban Development (HUD) to identify households in Smyrna facing specific housing challenges.

The primary data source for this analysis is the Comprehensive Housing Affordability Strategy (CHAS)

dataset. HUD prepares this data from the U.S. Census Bureau's American Community Survey (ACS). The dataset is specifically designed for community planning and details housing problems, such as cost burden or overcrowding, across HUD-defined income categories, including households earning below 30%, 50%, and 80% of the area median income.

For the Town of Smyrna's inaugural Consolidated Plan, this housing needs assessment was a foundational requirement. The most current CHAS data was accessed through the eCon Planning Suite within HUD's Integrated Disbursement and Information System (IDIS). The key findings of this data analysis are summarized in the following section.

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NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Based on the data from the IDIS Consolidated Plan for Smyrna, the most significant housing need, particularly for renter households, is a high housing cost burden. While other issues like overcrowding and substandard housing exist, they affect a smaller number of households compared to the widespread issue of affordability. The following is a summary of these needs, focusing on the renter population detailed in the data.

The most critical housing challenge is **cost burden**, where households pay more than 30% of their income for housing.

- A total of 2,639 renter households in Smyrna experience a cost burden greater than 30%.
- The problem is most acute for the lowest-income Smyrna residents. **Severe cost burden**, defined as paying more than 50% of income on housing, affects 615 households in the Extremely Low-Income bracket and 460 households in the Very Low-Income bracket.
- When all severe housing problems are combined, 780 renter households in the extremely low-income category are impacted.

Other housing problems identified include:

- **Overcrowding:** A total of 155 renter households live in crowded conditions, including 130 households at the lowest income level.
- **Substandard Housing:** 189 renter households live in units lacking complete plumbing or kitchen facilities.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
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	Base Year 2000	Most Recent Year 2020	% Change
Population	43,580	50,810	17%
Households	15,820	18,280	16%
Median Income	\$53,764.00	\$66,003.00	23%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100%	>100% HAMFI
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	HAMFI				
Total Households	1,820	2,490	3,940	2,420	7,585
Small Family Households	590	815	1,685	960	4,255
Large Family Households	199	250	490	355	810
Household contains at least one person 62-74 years of age	395	520	805	229	1,589
Household contains at least one person age 75 or older	239	295	298	290	360
Households with one or more children 6 years old or younger	445	655	690	520	942

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

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Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	30	95	64	0	189	10	0	0	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	30	0	30	70	130	45	0	0	10	55
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	100	10	80	85	275	0	4	39	14	57
Housing cost burden greater than 50% of income (and none of the above problems)	615	460	0	0	1,075	305	115	209	0	629
Housing cost burden greater than 30% of income (and none of the above problems)	175	605	535	50	1,365	25	390	560	100	1,075
Zero/negative	130	0	0	0	130	94	0	0	0	94

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Income (and none of the above problems)										
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Table 7 – Housing Problems Table

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	780	565	175	160	1,680	360	119	249	24	752
Having none of four housing problems	455	925	1,905	1,080	4,365	230	890	1,615	1,155	3,890
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	435	320	285	1,040	85	115	220	420
Large Related	115	15	10	140	75	129	68	272
Elderly	234	330	100	664	149	123	279	551

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Other	170	485	140	795	68	135	215	418
Total need by income	954	1,150	535	2,639	377	502	782	1,661

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	210	210	85	35	0	120
Large Related	0	0	0	0	75	40	4	119
Elderly	179	155	0	334	129	19	74	222
Other	0	135	180	315	64	0	0	64
Total need by	179	290	390	859	353	94	78	525

Total need by income	130	20	80	100	330	35	4	39	20	98
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Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	130	20	80	100	330	35	4	39	20	98
Multiple, unrelated family households	0	0	0	30	30	10	0	0	4	14
Other, non-family households	0	0	30	25	55	0	0	0	0	0
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Total need by income	130	20	110	155	415	45	4	39	24	112
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Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

- **Elderly Households:** The CHAS data shows that **664** "Elderly" renter households have a housing cost burden greater than 30%. This indicates a substantial need for affordable housing among single seniors who are renting in Smyrna.
- **"Other" Households:** This category, which often serves as a proxy for non-family or single-person households, shows **795** renter households with a housing cost burden greater than 30%.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the 2023 5-Year American Community Survey,

6,132 civilian noninstitutionalized people in Smyrna have a disability. While this number represents the total population with a disability, it serves as a baseline for understanding the potential scale of housing need.

This population often faces significant housing challenges, including:

- **Higher Risk of Cost Burden:** Individuals with disabilities are more likely to be on fixed or limited incomes, making them highly vulnerable to the high housing costs seen across Smyrna's rental market.

- **Need for Accessible Housing:** There is a critical need for affordable housing units that are physically accessible, a feature that is often in short supply.
- **Supportive Services:** Many individuals may require housing that is linked to supportive services to live successfully in the community. A direct count of households needing housing assistance for

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this reason is not available. However, the Town uses local crime data as a key indicator to estimate the need. Data on domestic violence incidents reported by the Smyrna Police Department is available via the Tennessee Bureau of Investigation's (TBI) Crime Insight portal.

What are the most common housing problems?

The most prevalent housing issue is **cost burden**, where households pay more than 30% of their income for housing.

- **Severe Cost Burden** (paying more than 50% of income): **615 households** earning 0-30% of Area Median Income (AMI). **460 households** earning >30-50% of AMI.
- **Standard Cost Burden** (paying 30-50% of income): **605 households** earning >30-50% of AMI. **535 households** earning >50-80% of AMI.
- **Overcrowding:** This affects a total of **235 renter households** across all income levels.
- **Substandard Housing:** A total of **189 renter households** reside in units lacking complete plumbing or kitchen facilities.

Are any populations/household types more affected than others by these problems?

Yes, renter households with lower incomes are disproportionately affected, particularly by severe housing problems.

- **Extremely Low-Income Renters (0-30% of Area Median Income - AMI):** This group is the most severely impacted. **780 households** in this income bracket experience at least one severe housing problem (such as substandard housing, severe overcrowding, or severe cost burden). This group also has the highest number of households with a **severe cost burden**, with **615 households** paying more than 50% of their income on housing.
- **Household Types with Cost Burden:** When looking at all renters paying more than 30% of their income on housing, the most affected household types are: "**Small Related**" households: 1,040 households "**Other**" households: 795 households

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income individuals and families with children in Smyrna who are at imminent risk of homelessness are most often defined by a severe housing cost burden. As indicated by local housing data, hundreds of extremely low-income renter households pay more than 50% of their income on housing. This leaves them with little to no financial cushion to handle unexpected expenses, placing them one crisis away from eviction and potential homelessness.

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The primary characteristics of this at-risk population typically involve a combination of the following factors:

Financial Instability

- Severe housing cost burden, often combined with employment in low-wage jobs.
- High costs for other necessities like childcare, medical care, and transportation.
- Vulnerability to financial shocks, where a single unexpected event can trigger a housing crisis.

Unstable Housing Situations

- Precarious living arrangements, such as "doubling up" with other family or friends, which are often temporary.
- Residing in housing with significant health and safety code violations.

Compounding Life Challenges

- Personal crises, including family conflict or domestic violence situations.
- A household member with a disability or a history of mental health or substance use issues.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The Town of Smyrna does not generate its own independent estimates of the at-risk population.

However, according to United Way, the **2024 Point-in-Time count according to** for the Rutherford County area identified a total of **367** individuals experiencing homelessness.

This total was broken down into:

- **270** Unsheltered individuals
- **97** Sheltered individuals (57 in Emergency Shelter and 40 in Transitional Housing)

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

- **Substandard Housing:** (lacking complete plumbing or kitchen facilities)
- **Severe Overcrowding:** (more than 1.5 people per room)
- **Overcrowding:** (1.01-1.5 people per room)
- **Housing Cost Burden:** (greater than 30% of income)

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- **Severe Housing Cost Burden:** (greater than 50% of income)

Discussion

A summary of the Town of Smyrna's Housing Needs Assessment, based on 2016-2020 CHAS data, reflects a community that has grown to

50,810 residents with 18,280 households. The assessment identifies significant housing challenges, primarily for its renter population. The most widespread issue is

housing cost burden, affecting a total of 2,639 renter households. This problem is most acute for the lowest-income residents, with

615 renter households in the 0-30% AMI bracket experiencing a severe cost burden of paying more than 50% of their income on housing. Other identified needs include

155 renter households living in overcrowded conditions and

182 households with substandard housing, including missing plumbing facilities. Overall, the

189 households in substandard housing lacking complete plumbing or kitchen facilities. Overall, the data shows that

780 renter households in the extremely low-income bracket face at least one of these severe housing problems, indicating a substantial need for affordable housing solutions.

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NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section examines housing problems among racial and ethnic groups in the Town of Smyrna using HUD’s definition of disproportionately greater need. According to HUD, disproportionately greater need exists when the percentage of households within a racial or ethnic group experiencing housing problems is at least 10 percentage points higher than the overall percentage of households with housing problems in the same income category. The four housing problems considered are lacking complete kitchen facilities, lacking complete plumbing facilities, overcrowding (more than one person per room), and housing cost burden exceeding 30% of income. This analysis covers households across four income levels: extremely low (0–30% AMI), low (30–50% AMI), moderate (50–80% AMI), and upper moderate (80–100% AMI), based on 2016–2020 CHAS data.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,350	480	0
White	705	400	0
Black / African American	254	70	0
Asian	15	0	0
American Indian, Alaska Native	0	0	0

Pacific Islander	0	0	0
Hispanic	330	4	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

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30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,685	800	0
White	970	510	0
Black / African American	380	215	0
Asian	25	35	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	275	25	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,520	2,430	0
White	855	1,695	0
Black / African American	449	549	0
Asian	24	15	0
American Indian, Alaska Native	4	10	0

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Pacific Islander	0	0	0
Hispanic	165	115	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	335	2,080	0
White	170	1,625	0
Black / African American	40	385	0
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	65	63	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

At 0–30% AMI, 73.8% of households experience housing problems. Hispanic households (98.8%) exceed the overall rate by more than 10 percentage points, indicating disproportionately greater need. Black households (78.4%) do not meet the threshold. At 30–50% AMI, 67.8% of households have housing problems; Hispanic households (91.7%) exceed the threshold, while Black households (63.5%) do not. At 50–80% AMI, 38.5% have housing problems; Hispanic households (58.9%) show disproportionately

Demo

greater need. At 80–100% AMI, 13.9% have housing problems; Hispanic households (50.4%) exceed the overall rate by more than 10 points.

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NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

<p data-start="225" data-end="1006">This section evaluates the extent to which specific racial and ethnic groups in Smyrna experience housing problems at rates higher than the overall population within defined income categories. Consistent with HUD guidance, a disproportionately greater need is identified when the share of households facing housing problems within a group exceeds the overall share by 10 percentage points or more. The housing problems considered include incomplete kitchen or plumbing facilities, overcrowding (defined as more than one person per room), and housing cost burden exceeding 30% of household income. The analysis focuses on income groups ranging from extremely low (0–30% AMI) to moderate income (50–80% AMI) to better understand disparities across economic levels. </p>

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,140	685	0

White	560	550	0
Black / African American	224	100	0
Asian	15	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	300	34	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

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30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	684	1,815	0
White	280	1,205	0
Black / African American	210	390	0
Asian	4	50	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	155	145	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	424	3,520	0
White	205	2,335	0
Black / African American	135	865	0
Asian	24	15	0

American Indian, Alaska Native	0	15	0
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Pacific Islander	0	0	0
Hispanic	49	235	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	184	2,235	0
White	59	1,745	0
Black / African American	30	395	0
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	40	88	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

Based on CHAS 2016–2020 data for Smyrna’s extremely low-income households (0–30% AMI), 73.8% experience one or more housing problems. Among these households, Hispanic households have a housing problem rate of 98.8%, which is 25 percentage points higher than the overall rate. Asian

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households experience housing problems at a rate of 100%, or 26.2 percentage points higher than the overall rate. These rates meet HUD’s threshold for disproportionately greater need. Black/African American households have a housing problem rate of 78.4%, which is 4.6 percentage points higher than the overall rate

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NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

<p data-start="101" data-end="734">This section analyzes the extent of housing cost burdens across different racial and ethnic groups in the Town of Smyrna. Using HUD’s standard, a disproportionately greater need exists when the percentage of households within a racial or ethnic group experiencing housing cost burdens is at least 10 percentage points higher than the overall percentage for that category. The housing cost burden categories examined include households spending 30% or less of their income on housing, those spending between 30% and 50%, and those spending more than 50%. The data presented is drawn from the 2016–2020 CHAS dataset.</p>

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,469	2,565	1,000	225

Jurisdiction as a whole	13,460	2,565	1,989	235
White	10,215	1,675	895	204
Black / African American	2,054	550	555	30
Asian	360	15	19	0
American Indian, Alaska Native	35	4	0	0
Pacific Islander	15	0	0	0
Hispanic	630	320	464	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

In Smyrna, 13,460 households spend 30% or less of their income on housing, 2,565 households spend between 30% and 50%, and 1,989 households spend more than 50%. Among White households, 10,215 spend 30% or less, 1,675 spend 30% to 50%, and 895 spend over 50%. Black/African American households include 2,054 with low cost burden, 550 with moderate cost burden, and 555 with severe cost burden. Asian households have 360 with low cost burden, 15 with moderate, and 19 with severe. Hispanic households include 630 with low cost burden, 320 with moderate, and 464 with severe cost burden. American Indian, Alaska Native, and Pacific Islander households have smaller counts across all categories.

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NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

According to HUD's 2016-2020 CHAS data for Tennessee, Hispanic and Black households consistently experience higher rates of housing cost burden compared to the overall population, especially among extremely low and low-income groups (under 50% AMI)

If they have needs not identified above, what are those needs?

Beyond cost burden, research by the Tennessee Housing Development Agency (THDA, 2021) highlights that minority households face challenges such as overcrowding, lack of affordable rental units, and discrimination that contribute to housing instability.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

<p data-start="917" data-end="1315">Hispanic and Black populations tend to be concentrated in older, more established neighborhoods in Smyrna, such as the Hilltop neighborhood near Hilltop Rosenwald Park and near the Smyrna Housing Authority properties, where housing stock is older and more likely to face cost burden and maintenance challenges.</p>

							Supportive Housing	Program	
# of units vouchers in use	0	0	0	6,123	1	6,038	0	0	49

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program	0	0	0	785	0	769	0	0
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Participants (>62)								
# of Disabled Families	0	0	0	1,819	1	1,772	0	0
# of Families requesting accessibility features	0	0	0	6,123	1	6,038	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	2,436	1	2,413	0	0	9
Black/African American	0	0	0	3,667	0	3,606	0	0	40
Asian	0	0	0	10	0	9	0	0	0

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American Indian/Alaska Native	0	0	0	6	0	6	0	0	0
Pacific Islander	0	0	0	4	0	4	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	107	0	107	0	0	0
Not Hispanic	0	0	0	6,016	1	5,931	0	0	49
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Most of Smyrna Housing Authority's applicants are simply in need of housing with extremely low rents as their only income is social security/disability

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Type: Elderly and Disabled Number: 424 as of July 2025, according to Smyrna Housing Authority

How do these needs compare to the housing needs of the population at large

The median home price in Smyrna, TN is \$470,000. This already makes looking for a home difficult for single family buyers. Smyrna residents whos only income is social security and disability payments would have a severely difficult time being able to purchase a home this way

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NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

This homeless assessment data is from the United Way of South Central Tennessee who serves Rutherford County. This is not a complete picture of the homeless population of the Town of Smyrna.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	162	162	0	0	0	0
Persons in Households with Only Children	0	21	0	0	0	0
Persons in Households with Only Adults	0	140	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	21	0	0	0	0
Unaccompanied Child	0	17	0	0	0	0
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Persons with HIV	0	2	0	0	0	0
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Table 27 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data is not currently available. We hope to be able to conduct a full study of the Towns homeless population in the future.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Rutherford County estimates 6 families with children. All 6 of the families with children were in some form of shelter. This data is not representative of all unsheltered people in the county.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Unfortunately, the county currently does not have homeless population data sorted by racial and ethnic groups.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

129 households, the majority of heads of household are unsheltered. This includes 42 out of 64 male heads of household and 49 out of 65 female heads of household who were unsheltered at the time of the report.

Discussion:

- While individuals are frequently unsheltered, none of the 6 families with children in the system were unsheltered.
- Of the 75 households that exited Emergency Shelter, 19 (25%) moved to permanent housing, while 16 (21%) exited back into homelessness.

- For those in the Rapid Rehousing program, 52 of 73 exiting households (71%) moved to permanent housing.
- Outcomes for the unsheltered population show that of 24 households exiting Street Outreach, 7 (29%) went to permanent housing, while 6 (25%) exited back into homelessness.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section addresses the needs and characteristics of various non-homeless populations in the Town of Smyrna who may require supportive services, including individuals with a criminal record and their families.

According to The U.S. Department of Housing and Urban Development (HUD), the following groups are considered special needs populations:

Elderly: Individuals who are 62 and older.

Frail Elderly: An elderly person who needs assistance with three or more activities of daily living, such as bathing, walking, or light housework.

Persons with Disabilities: Individuals with mental, physical, and/or developmental disabilities.

Persons with Addictions: Individuals with alcohol or other drug addictions.

Persons with HIV/AIDS: Individuals with HIV/AIDS and their families.

Victims of Violence and Abuse: Victims of domestic abuse, dating violence, sexual assault, and stalking.

Describe the characteristics of special needs populations in your community:

- **Vulnerable Health and Age-Related Groups (Elderly, Disabled, HIV/AIDS):** These populations primarily struggle to find affordable, accessible housing and transportation. A key need for seniors is housing that allows them to age in place. In recent county data, **31% of households seeking aid included a member over 55**. Rutherford County also has one of the highest rates of new HIV diagnoses in Tennessee, and these individuals often face income instability.
- **Persons with Addictions:** While this group has difficulty finding treatment resources, **93% of those reporting substance use** while seeking housing assistance are either in recovery or have requested help.
- **Victims of Domestic Violence:** Their needs include emergency shelter, long-term housing, and legal and medical services. A major barrier is often a lack of credit history. The regional domestic violence center **served over 1,800 people in 2019**.
- **Veterans and Families with Children:** These groups also require housing assistance. Recent data shows **5 veterans (1 unsheltered)** and **6 families with children (0 unsheltered)** on the county's

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list of those seeking services.

What are the housing and supportive service needs of these populations and how are these needs determined?

Housing and Supportive Service Needs of Special Populations in the Smyrna Area

General Needs: Public feedback has highlighted a significant need for more facilities and services for unsheltered persons, additional emergency shelter and transitional housing beds, and a general lack of affordable low-income rental housing.

Elderly and Frail Elderly: Their greatest need is affordable housing designed to allow for "aging in place." They also face challenges finding transportation and other supportive services. Recent county data shows 31% of households seeking homeless services have at least one member over the age of 55.

Persons with Disabilities: This population has difficulty finding accessible and affordable housing. Their needs range from supportive housing with on-site supervision to independent permanent housing for those who are able.

Persons with Alcohol or Drug Addictions: They often have difficulty finding resources, treatment facilities, and a central point of reference for assistance. Recent county data indicates a high demand for recovery resources.

Persons with HIV/AIDS: Due to income instability related to their medical condition, this group has an increased likelihood of homelessness. In 2018, Rutherford County had the 2nd highest number of new HIV cases in its planning region and was one of the top five counties in Tennessee for new cases.

Victims of Domestic Violence: Needs for this population are diverse and can include shelter, transitional and long-term housing, as well as medical, counseling, and legal services.

Veterans: This group often requires shelter services, food banks, and other supportive services, but may face barriers to access due to mental health or substance abuse issues.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Rutherford County is a significant area for monitoring new HIV cases, ranking as one of the top five counties in Tennessee and the second highest for new diagnoses within its Middle HIV Community Planning Region. In 2018, the county recorded 34 new diagnoses, representing an incidence rate of 10.5 per 100,000 people and accounting for 17% of all new cases in the region. This marked an increase from the previous year, 2017, which saw 27 new cases and an incidence rate of 8.5 per 100,000.

This local trend is part of a broader pattern across Tennessee, where the overall HIV diagnosis rate climbed from 10.8% in 2017 to 11.2% in 2019. As of 2018, data from the Tennessee Department of Health showed 18,056 people in the state were living with HIV, with 757 of those individuals being newly diagnosed that year.

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If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Based on the Capital Improvements Plan for the Smyrna area, needs include a new senior center, fire department infrastructure, including renovations to existing stations and a major **\$1.5 million** investment for the land and design of a new Fire Station #7. It also allocates funds for renovations to the police department, city courtrooms, and numerous park facilities.

How were these needs determined?

Based on the Capital Improvements Plan for the Smyrna area which was created through budgeting and community input.

Describe the jurisdiction's need for Public Improvements:

Based on community feedback and planning documents for the Smyrna area, the jurisdiction's most critical public improvement needs are related to transportation and utility infrastructure. Residents identified **street improvements and sidewalks as the highest priorities**, which is reflected in the five-year Capital Improvements Plan that allocates tens of millions of dollars to these areas. Major planned projects include **\$6.2 million for the Sam Ridley Parkway Phase IV** road improvement and over **\$3 million for new sidewalk construction and rehabilitation**. Medium-priority needs such as water/sewer systems and flood drainage are also addressed, with the plan budgeting **\$1.85 million for emergency line work** and **\$400,000 for drainage improvements**.

How were these needs determined?

Based on the Capital Improvements Plan for the Smyrna area which was created through budgeting and community input.

Describe the jurisdiction's need for Public Services:

The Smyrna Housing Authority faces 18-month waitlists for low-income and elderly housing. The Capital Improvements Plan prioritizes new community facilities for youth and seniors. Rising costs affect 25% of households classified as low-to-moderate income, requiring expanded services like case management and emergency aid.

How were these needs determined?

Based on the Capital Improvements Plan for the Smyrna area which was created through budgeting and community input.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Limited household income and purchasing power significantly restrict housing options in Smyrna, TN, creating substantial challenges for low-income families. The scarcity of affordable housing often forces these households to prioritize rent or mortgage payments over other essential needs. For low-income residents, the financial burden of homeownership, including taxes, insurance, homeowners association fees, and ongoing maintenance can be prohibitive. Consequently, many low- and moderate-income households opt to rent rather than buy, as leasing typically involves less financial commitment and fewer responsibilities than purchasing a home.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The following tables reflect the cost of both owner and renter-occupied housing in the Town of Murfreesboro. These tables use 2016-2020 ACS data from HUD’s eCon software. There have been significant changes in housing prices in recent years which are not fully captured in this data.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,530	60%
1-unit, attached structure	1,350	7%
2-4 units	955	5%
5-19 units	3,315	17%
20 or more units	1,420	7%
Mobile Home, boat, RV, van, etc	629	3%
Total	19,199	100%

Table 31 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	30	0%	195	3%

1 bedroom	80	1%	1,595	20%
2 bedrooms	805	8%	3,085	39%
3 or more bedrooms	9,535	91%	2,945	38%
Total	10,450	100%	7,820	100%

Table 32 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to HUD Housing Network there is 380 section 8 apartments via housing choice vouchers targeting earners 50% or less of AMI. 639 low-income housing units, and 9 affordable housing units financed through Low-Income Housing Credit (LIHTC) serving households 60% below AMI.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

At this time, none of the publicly funded and assisted units are anticipated to be lost.

Does the availability of housing units meet the needs of the population?

As mentioned before, Smyrna still needs more affordable rental and housing units for low-income families.

Describe the need for specific types of housing:

There is generally a need for more quantity of housing for all income types but especially for households earning less than 50% of AMI.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The following tables reflect the cost of both owner and renter-occupied housing in the Town of Smyrna. These tables use 2016-2020 ACS data from HUD's eCon Software. There have been significant changes in housing prices in recent years.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	149,700	0	(100%)
Median Contract Rent	698	0	(100%)

Table 33 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	830	10.6%
\$500-999	3,705	47.4%
\$1,000-1,499	2,660	34.0%
\$1,500-1,999	535	6.9%
\$2,000 or more	85	1.1%
Total	7,815	100.0%

Table 34 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	345	No Data
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50% HAMFI	1,515	810
80% HAMFI	4,660	2,758
100% HAMFI	No Data	4,436
Total	6,520	8,004

Table 35 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 36 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

No. 60% of housing units in Smyrna are single-family detached homes. This will be unaffordable to households that make below 80% of AMI. With renters, 77% live in 2-3 bedroom units, however LMI residents will continue to be burdened by the lack of housing.

How is affordability of housing likely to change considering changes to home values and/or rents?

With Smyrna's population growth and the amount of scare land, there is no sign that housing is going to become affordable in the near future.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Single family rents in Smyrna are higher than FMR. FY2025 is \$1,827 for a two bedroom and \$2,308 for a three bedroom. This impacts Smyrna's strategy by showing even more that the Town needs to produce more affordable housing to stay within national averages.

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Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Here we take a look at a number of housing units with selected conditions in the Town of Smyrna.

Definitions of conditions:

- 1. Lacks complete kitchen facilities
- 2. Lacks complete plumbing facilities
- 3. More than one person per room
- 4. Cost burden greater than 30%

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,995	19%	2,940	38%
With two selected Conditions	60	1%	250	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,405	80%	4,625	59%
Total	10,460	100%	7,815	100%

Table 37 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,675	45%	3,169	41%
1980-1999	3,530	34%	2,425	31%
1950-1979	1,999	19%	2,100	27%
Before 1950	244	2%	135	2%
Total	10,448	100%	7,829	101%

Table 38 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,243	21%	2,235	29%
Housing Units build before 1980 with children present	2,609	25%	1,545	20%

Table 39 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0

REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 40 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

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Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The data shows that 2,055 owner-occupied homes suffer from at least one substandard condition, with 1,995 having one issue and 60 having two. This indicates that a significant number of homeowners are living in properties with issues like inadequate plumbing, overcrowding, or severe cost burden.

2,243 of these owner-occupied units were built before 1980, placing them at a higher risk for containing lead-based paint hazards.

Discussion

Nearly one in five owner-occupied homes is impacted by at least one significant issue. For 1,995 of these households, the problem is a single condition, such as a severe housing cost burden, overcrowding, or lacking complete kitchen or plumbing facilities. For another 60 households, the situation is worse, as they face two of these conditions simultaneously.

Furthermore, a substantial portion of the housing stock carries age-related risks. There are 2,243 owner-occupied homes that were built before 1980, creating a widespread potential for lead-based paint hazards. While this data highlights clear challenges for homeowners, the full scope of housing issues in the community is unknown, as the condition of renter-occupied properties is not addressed.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Smyrna Housing Authority has provided information to aide in the Marketing Analysis for public and assisted housing as they are the only ones in the Town who provide it. SHA is a seperate entity from the Town of Smyrna that gets most of it's revenue through rent payments.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				6,105			0	0	420
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Smyrna Authority Housing has 368 units total.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 42 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Smyrna Housing Authority does provide proper infrastructure and lawn maintenance in all public housing units when needed.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Smyrna Housing Authority currently provides public housing. SHA partners with other agencies who provide items such as food distributions, shot clinics, health services, medicare information, life improvement through bingo and other events.

Discussion:

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MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

<p data-start="72" data-end="385">As of 2025, the Town of Smyrna does not have a dedicated homeless facility. Different churches in the Town do provide seasonal homeless care during the winter months. However, as Community Development Block Grant (CDBG) funding becomes more prominent in the town’s budget, we will reassess the homelessness situation and consider allocating resources toward the development of such a facility, if needed.</p>

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

<p data-start="71" data-end="549">The homeless population in the Town of Smyrna can access mainstream benefits such as WIC, SNAP, Medicaid, and TANF, which are administered through state and county agencies. These programs help meet basic needs and complement targeted homeless services by providing food, healthcare, and limited financial support. Mental health and employment services are also available through county-level programs and can be accessed by eligible individuals experiencing homelessness.</p>

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The Town of Smyrna relies on county and regional partners to provide essential services and facilities for homeless populations, including chronically homeless individuals, families with children, veterans and their families, and unaccompanied youth. While there are no homeless facilities within the town itself, residents can access shelters, transitional housing, and supportive services through providers listed in SP-40 and MA-35. These include access to permanent supportive housing, mental health care, substance use treatment, and employment services. Veterans benefit from programs like HUD-VASH and SSVF, while families and youth can receive support through county-administered programs such as WIC, SNAP, TANF, and youth-specific outreach organizations.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

HUD considers the following to be special needs populations:

Elderly (defined as 62 and older)

Frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework)

Persons with mental, physical and/or developmental disabilities

Persons with alcohol or other drug addictions

Persons with HIV/AIDS and their families

Victims of domestic abuse, dating violence, sexual assault, and stalking

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Older adults and people with disabilities often struggle to find housing that is both affordable and accessible, along with reliable transportation and supportive services. Individuals dealing with alcohol or drug addiction face obstacles in locating treatment options and resources, made harder by the absence of a centralized source for help. People living with HIV/AIDS frequently experience unstable incomes due to their health, which can increase the risk of homelessness. Survivors of domestic violence may require a range of support including emergency shelter, transitional or permanent housing, medical care, counseling, and legal assistance.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

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The Town of Smyrna plans to monitor the data from Rutherford County and MTSU on residents who are not homeless but have other special needs. The Town will gather the data and consider long term plans for implementing the ESG Grant for these residents.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Town gives proper planning when it comes to public policies on residential, commercial and industrial zoning. A veteran Town Council made up of life long Smyrna residents have long discussions to carefully weigh the potential impacts of each proposal on infrastructure, traffic, and the quality of life for residents

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction					
Arts, Entertainment, Accommodations					
Construction					
Education and Health Care Services					
Finance, Insurance, and Real Estate					
Information					
Manufacturing					
Other Services					

Professional, Scientific, Management Services					
Public Administration					
Retail Trade					
Transportation & Warehousing					

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Wholesale Trade					
Grand Total					

Table 45 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

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Labor Force

Total Population in the Civilian Labor Force	28,378
Civilian Employed Population 16 years and over	26,745
Unemployment Rate	5.60
Unemployment Rate for Ages 16-24	9.15

Unemployment Rate for Ages 25-65	4.89
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Table 46 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	5,415
Farming, fisheries and forestry occupations	1,080
Service	1,815
Sales and office	5,795
Construction, extraction, maintenance and repair	2,340
Production, transportation and material moving	2,605

Table 47 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	13,871	55%
30-59 Minutes	8,367	33%
60 or More Minutes	2,851	11%
Total	25,089	100%

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Table 48 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,170	35	680
High school graduate (includes equivalency)	6,360	630	1,565
Some college or Associate's degree	7,305	500	1,080
Bachelor's degree or higher	6,770	185	710

Table 49 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age
--	-----

	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	80	119	145	274	470
9th to 12th grade, no diploma	845	225	405	699	535
High school graduate, GED, or alternative	1,810	2,795	2,195	3,595	1,910
Some college, no degree	1,335	1,830	1,640	2,860	1,380
Associate's degree	314	885	415	1,290	485
Bachelor's degree	485	2,040	1,665	2,205	564
Graduate or professional degree	30	300	730	815	270

Table 50 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	154,227
High school graduate (includes equivalency)	227,078
Some college or Associate's degree	305,828
Bachelor's degree	288,593
Graduate or professional degree	322,592

Table 51 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Describe the workforce and infrastructure needs of the business community:

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that

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impact economic growth.

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Discussion

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MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include

a definition of "concentration")

Although Smyrna does not contain any census tracts that meet HUD's strict definition of a concentration of multiple housing problems (20% or more of households affected), there are still localized areas within the town that warrant focused attention due to observable housing-related challenges. For example, the census tract that includes the area known as Wheery Housing contains some of Smyrna's oldest housing stock. While not officially classified as an area of concentration, this tract exhibits several risk factors commonly associated with households experiencing multiple housing problems. These include:

- Aging homes and infrastructure, increasing the risk of substandard living conditions
- Reports of street flooding, which may indicate stormwater or drainage system deficiencies
- Deteriorating windows and building materials, which may contribute to energy inefficiency and unsafe indoor conditions
- Potential lead-based paint hazards, due to the age of homes predating modern paint safety standards

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Concentration is defined for this analysis as census tracts where 20% or more of residents fall below the federal poverty level or where a racial/ethnic minority group comprises 50% or more of the population. In Smyrna, Census Tract 403.05 in Rutherford County demonstrates a clear concentration of low-income families:

- 22.0% of residents are living in poverty—nearly double the townwide average (~11.5%)—with 33.6% of children under 18 affected.
- Poverty rates are also elevated among female-headed households and individuals without a high school diploma, indicating layered socioeconomic vulnerabilities.

Although no single racial or ethnic group exceeds 50%, the disproportionately high poverty

rates across multiple demographic groups establish this tract as a geographic concentration of economic need, justifying targeted CDBG-supported interventions such as affordable housing, social services, and infrastructure improvements.

What are the characteristics of the market in these areas/neighborhoods?

A significant portion of Smyrna's housing stock was built during the years surrounding the establishment of the military installation, originally Smyrna Army Airfield in 1941, later renamed Sewart Air Force Base in 1950. The base remained an active Air Force facility from 1941 until it officially closed on May 31, 1971. Following its closure, the local housing market began to deteriorate. Today, many homes, particularly those in lower-income census tracts, are falling into disrepair, reflecting the economic decline that occurred after the base shut down.

Are there any community assets in these areas/neighborhoods?

There is a mix of foundations and pro-fits to do missionary work in income challenged neighborhoods such as Wherry Housing projects. This CDBG funding will soon be a trademark community asset where the Town can finally pay more attention to these neighborhoods.

Are there other strategic opportunities in any of these areas?

As mentioned, this CDBG program will finally be able to have the Town focus on these older neighborhoods to get them revitalized again after the base closure.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

While the FCC National Broadband Map shows that nearly all neighborhoods in Smyrna, TN have access to broadband internet, access does not always guarantee affordability or quality. In several neighborhoods, especially those with low- and moderate-income households, there are only one or two internet providers available. This limited choice reduces consumer power, often resulting in higher prices, lower service quality, and fewer plan options. Reliable broadband is essential for work, education, healthcare, and everyday life, making it a critical need in underserved communities.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

In many areas of the jurisdiction, a lack of competition among internet providers leads to monopoly or near-monopoly conditions. When residents have access to only one or two providers, they often face higher costs and limited service choices. Increasing the number of internet service providers in the area would support competitive pricing, better service quality, and more affordable options for residents. This is especially important in low-income neighborhoods, where limited competition contributes to digital inequality.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction’s increased natural hazard risks associated with climate change.

The Town of Smyrna is facing growing natural hazard risks due to climate change, especially increased flooding. In 2025, Smyrna received approximately 40.4 inches of rainfall by mid-year, nearly 30% higher than the 30-year average of 31 inches. This trend reflects a broader increase in the intensity and frequency of heavy rainfall events. Since the late 1950s, the Southeast region has experienced a 27% rise in precipitation during severe storms. In April 2025, extreme rainfall events across Tennessee were estimated to be 9% more intense than in previous decades.

Smyrna’s most flood-prone areas are along the Stones River and Stewarts Creek, which run through the town’s low-lying zones. These areas include several neighborhoods where floodplain maps classify properties in high-risk zones such as “A” and “AE.” These flood zones are home to an estimated 5% to 10% of the town’s population of over 53,000. Many of these areas also have older drainage systems, which are increasingly overwhelmed during major storms.

- Rainfall is up nearly 30% compared to long-term averages
- Flood-prone zones along Stones River and Stewarts Creek impact 5% to 10% of the population
- Heavy downpours are 9% more intense than historical norms
- Older infrastructure increases vulnerability in flood-risk neighborhoods

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The Town of Smyrna is experiencing a notable escalation in flood risk due to climate change, with disproportionately greater impacts on its lower-income neighborhoods. As of 2023, approximately 11.5% of Smyrna residents live below the poverty line—equating to over 6,200 individuals in a population exceeding 53,000. Many of these low-income households are concentrated near the town’s low-lying flood-prone zones along Stones River and Stewarts Creek, where FEMA flood maps designate high-risk zones (“A” or “AE”).

At the same time, climate trends show that heavy rain events in the Southeast have increased by about 27% since the 1950s. Smyrna has seen above-average rainfall intensity and frequency in recent years, highlighting that current infrastructure was not designed to handle these extremes. Older drainage systems in many lower-income neighborhoods are often overwhelmed by flash floods, elevating danger to residents and increasing property damage risks.

- 11.5% of residents live in poverty; many reside within mapped floodplains.

Low-income neighborhoods adjacent to Stones River and Stewarts Creek are in FEMA-designated flood zones.

Aging drainage infrastructure in these areas is increasingly unable to manage more frequent, intense storms.

Climate projections suggest continuing increases in flood hazard intensity and frequency, disproportionately affecting vulnerable communities.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This five-year strategic plan outlines the Town of Smyrna's approach to addressing housing and community development needs, with a focus on low- and moderate-income residents. The plan identifies geographic priorities in neighborhoods with high poverty rates and aging infrastructure, such as areas near Old Nashville Highway and downtown Smyrna. It highlights priority needs including affordable housing, homelessness services, infrastructure improvements, and support for vulnerable populations. Rising housing costs and limited supply influence local market conditions, creating barriers

populations. Rising housing costs and limited supply influence local market conditions, creating barriers to affordability. Anticipated resources include CDBG funds, local partnerships, and nonprofit support. The plan sets goals to expand housing access, improve public services, and reduce poverty, while ensuring public housing accessibility, monitoring performance, and complying with federal requirements such as lead-based paint safety.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 52 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

According to American Community Survey (ACS) via data.census.gov, there are over 9 census tracts in Smyrna where over 10% of the population in those tracts are in poverty. Over the next 5 years, the Town plans to get as much input as possible from residents of these census tracts to pinpoint what projects will best service these neighborhoods specifically. The town will begin planning for next year's allocation as

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soon as the FY2025 cycle is over.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 53 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	Public Infrastructure Renovations
	Description	<ul style="list-style-type: none"> Expand access to safe, decent, and affordable housing for LMI households. Promote long-term housing stability for families, seniors, and vulnerable residents. Preserve existing housing stock to prevent displacement and neighborhood decline.
	Basis for Relative Priority	<p>Housing affordability in Smyrna, TN poses a significant challenge for low- to moderate-income (LMI) households, particularly those seeking homeownership. The average home value in Smyrna is currently around \$407,200 (Zillow), with some homes selling for as much</p>

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	<p>as \$430,000–\$450,000. Meanwhile, many LMI households earn well below what is needed to comfortably afford a mortgage at current prices, especially when factoring in rising interest rates,</p>
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property taxes, and insurance.

- A single-income household in Smyrna typically earns around \$43,000/year, while estimates show at least \$56,000/year is needed to afford an average-priced home, placing homeownership out of reach for most low-income individuals.
- A family of four would need to earn \$72,000–\$84,000/year to live comfortably and manage mortgage obligations, a threshold many moderate-income families in Smyrna struggle to meet.

2	Priority Need Name	Public Facilities / Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents

Geographic Areas Affected	Citywide
Associated Goals	Public Infrastructure Renovations
Description	The Town has looked at projects that qualify for the census tracts as well as projects that would be ready to go. The Town will continue to monitor these programs year round.
Basis for Relative Priority	This is the primary focus for FY2025 CDBG grant.

Narrative (Optional)

As housing prices continue to grow due to migration of residents from Nashville, affordable housing will continue to be a problem for the foreseeable future. Over the next 5 years, the Town hopes to address this issue with using CDBG funding. While the Town currently is not signed up for HOPWA, HOME and ESG, if the priority needs change, the town will adjust it's allocation and other resources to help it's residents.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The Town does not directly administer section 8 housing vouchers, instead this program is managed by public housing agencies in Rutherford County. The Smyrna Housing Authority oversees public housing and plays a role in processing Section 8 Housing Choice Voucher (HCV) applications.
TBRA for Non-Homeless Special Needs	TBC
New Unit Production	<p>Smyrna is experiencing a shortage of newly built, affordable housing units. Much of the town’s existing housing stock is aging and in need of rehabilitation, but local rent levels often do not support the cost of repairs. These same economic factors also limit incentives for private development of new affordable units.</p> <p>While direct construction of housing using CDBG funds is limited, it can be eligible when carried out by Community-Based Development Organizations (CBDOs) under specific eligible activities such as neighborhood revitalization or community economic development. Additionally, CDBG funds can support new housing indirectly through land acquisition, site preparation, and infrastructure improvements.</p> <p>Going forward, the development of new affordable units in Smyrna will largely depend on partnerships with private developers and the availability of Low-Income Housing Tax Credits (LIHTC).</p>
Rehabilitation	As mentioned, many of the homes in Smyrna were built for the base, even though the base closed and

built for the base, even though the base closed and was reopened for commercial and private use, the homes in the area still are showing signs of aging. The Town's hope in the next 5 years is to be able to use CDBG funds to revitalize these neighborhoods through renovation. If needed, the Town might acquire older

	properties through CDBG with the sole purpose of developing new affordable housing if deemed necessary.
Acquisition, including preservation	TBC

Table 54 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

FY 2025 is the first year that Smyrna, Tennessee is participating in the CDBG Entitlement Program now that a Grant Coordinator has been hired for the town. The town is expected to received \$412,974 to help revitalize Hilltop-Rosenwald Park. As our projects grow based HUD related missions, we anticipate using more funding resources from HUD such as the HOME Investment Partnerships Program, Section 108 Loan Guarantee Program, and additional technical assistance opportunities. These resources will support broader community development efforts including affordable housing, infrastructure improvements, and capacity building initiatives aligned with HUD's national objectives. Please contact Dennis Molina - Grant Coordinator for the Town of Smyrna at dennis.molina@townofsmyrna.org for more information.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning						FY2025 will be the first ever year Smyrna, Tennessee receives Entitlement funding from CDBG. The Town expects an estimated \$390,000 to go toward renovation of Hilltop-Rosenwald Park, a census tract that is eligible under CDBG guidelines. The rest of the funds will go toward subsidizing the Town's Grant Coordinator salary. This means instead
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		Economic Development Housing Public Improvements Public Services	412,974	0	0	412,974	0	of the town paying for of the Grant Coordinator's salary, the Federal Government will now pay for some of it.
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Table 55 - Anticipated Resources

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

Federal CDBG funds will serve as the foundation for leveraging additional private, state, and local resources by reducing financial risk and attracting co-investment for community development projects. For example, the \$412,974 allocation for Hilltop-Rosenwald Park will be paired with in-kind contributions from the Town of Smyrna, local parks funding, and potential grants from the Tennessee Department of Environment and Conservation.

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

The Town will not use funding for publicly owned land or property this year.

Discussion

As the town continues to use state resources to plan and develop housing and community revitalization projects, feedback from the low-moderate income neighborhoods will be continued to be a main resource for planning future plans for CDBG.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Town of Smyrna	Government	Planning	Jurisdiction
Smyrna Housing Authority	PHA	Public Housing	Jurisdiction
UNITED WAY OF RUTHERFORD COUNTY	Non-profit organizations	Non-homeless special needs public facilities public services	Region
Tennessee Housing Development Agency	Government	Homelessness	State
Big Brothers Big Sisters of Middle Tennessee	Non-profit organizations	Non-homeless special needs	Jurisdiction
Domestic Violence Program Inc	Non-profit organizations	Non-homeless special needs	Jurisdiction
Rutherford County Habitat for Humanity	Non-profit organizations	Ownership Rental	Jurisdiction
Murfreesboro/Rutherford County Homeless Task Force	Continuum of care	Homelessness	Region
Tennessee Affordable Housing Coalition	Regional organization	Ownership Rental	State
Housing Equality Alliance of Tennessee	Regional organization	Ownership Rental	State

Table 56 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

A strength in the institutional delivery structure is the Town's core structure at Town Hall since it consists mostly lifelong Smyrna residents. They have been working with the Town for upwards of 30 years. This will ensure CDBG funding will be allocated into the right neighborhoods. A gap in the delivery system is any funding that would help educational systems in Smyrna, it would have to be routed through Rutherford County since all the schools in the Town are jurisdictioned through the county. This can

potentially can add to further delay.

Availability of services targeted to homeless persons and persons with HIV and mainstream

services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			

Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		X
Employment and Employment Training	X		X
Healthcare	X		X
HIV/AIDS	X		X
Life Skills	X		X
Mental Health Counseling	X		
Transportation	X		

Other			
	X		X

Table 57 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Town of Smyrna hopes to eventually become a recipient of the Emergency Solutions Grant (ESG), which would help the Town allocate funding with emergency shelter, rapid re-housing and homeless prevention. We hope to partner with local non-profits not just in the town, but the county and the state to be able to shelter people who would be sleeping in cold nights under 30 degrees or as a result of a natural disaster or emergency that happens in the Town.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Homeless Outreach & Mobile Engagement Street Action Teams) serves as the

cornerstone of New York City's street outreach efforts to assist individuals experiencing homelessness, while the NYPD Quality-of-Life Division responds to complaints when homelessness results in public disturbances. In contrast, Smyrna, TN lacks a formal system for either outreach or enforcement. Although local law enforcement and county agencies may respond to homelessness-related calls, the process remains informal and uncoordinated, largely because Smyrna does not face the scale of homelessness seen in major urban centers. As the population grows, The Town hopes to change this with further funding from CDBG.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Town of Smyrna recognizes key strengths in its institutional structure, particularly the long-term local knowledge embedded within Town Hall leadership. This helps ensure that Community Development Block Grant (CDBG) funds are directed to appropriate neighborhoods. However, a significant gap exists in coordination with educational institutions, as schools fall under county—not town—jurisdiction, potentially causing delays in addressing educational-related needs.

To address gaps in service delivery, especially for homelessness and special needs populations, Smyrna plans to pursue Emergency Solutions Grant (ESG) funding. This would allow the Town to partner more effectively with local, county, and state nonprofits to provide critical shelter and services during emergencies. At present, Smyrna lacks a formalized homeless outreach or enforcement system, unlike larger cities. With additional resources, the Town aims to build a more coordinated and responsive system.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Public Infrastructure Renovations	2025	2030	Non-Housing Community Development	Citywide	Affordable Housing Public Facilities / Infrastructure	CDBG: \$412,974	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 7200 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business

								Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added:
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								0 Beds Homelessness Prevention: 0 Persons Assisted Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit
--	--	--	--	--	--	--	--	---

								Buildings Demolished: 0 Buildings
								Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit
								Other:

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OMB Control No: 2506-0117 (exp. 09/30/2021)

								0 Other
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Table 58 – Goals Summary

Goal Descriptions

2	Goal Name	Public Infrastructure Renovations
	Goal Description	The Town will hold public hearings once the annual Entitlement Funding is announced to gather input from citizens on what they want in their neighborhoods. At the first hearing, attendees requested more park amenities. The Town will continue these meetings to confirm which public infrastructure projects will move forward. This project will also include CDBG Administrator funding for the Grant Coordinator's salary so the tax payers of Smyrna do not pay the entire salary.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

This is the first year of Smyrna, TN receiving CDBG grant funding. The town is only applying for the Entitlement funding at this time but is monitoring data from Rutherford County to see if applying for the HOME grant is something that will make sense in the near future.

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SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The SHA is an independent authority and is not required by a Section 504 Voluntary Compliance Agreement to increase the number of accessible units.

Activities to Increase Resident Involvements

The Town's Grant Coordinator and Public Information Officer will be able to assist Smyrna Housing Authority to spread the word about any events or seminars they would like to host to get more involvement in the community.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

The SMA does not qualify as a troubled designation according to Title 24 Code of Federal Regulations part 902.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The Town gives proper planning when it comes to public policies on residential, commercial and industrial zoning. A veteran Town Council made up of life long Smyrna residents have long discussions to carefully weigh the potential impacts of each proposal on infrastructure, traffic, and the quality of life for residents

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Barriers to Affordable Housing (The above textbox is not allowing editing for technical reasons) According to a 2024 U.S. Census estimate, the Town of Smyrna ranks as the 79th fastest-growing community in the United States. Its location between the larger cities of Murfreesboro and Nashville makes it an appealing and often more affordable alternative for families seeking housing outside major metropolitan areas. However, Smyrna faces significant constraints on available land. With limited undeveloped space remaining, the town must rely on annexation and the removal of natural barriers to accommodate new development. These areas are often targeted for higher-end residential projects, which further limits opportunities for affordable housing and exacerbates housing accessibility challenges for lower-income residents.

Strategy to remove barriers: The Town of Smyrna can begin exploring vertical housing developments, such as multi-family apartment buildings, as a strategy to accommodate more low-moderate income families within limited land availability. Building upward rather than outward can help maximize space and expand affordable housing options. However, this approach presents challenges, particularly for public safety services. For example, emergency response teams may currently lack the equipment necessary to access higher floors during a fire or other emergencies, highlighting the need for coordinated planning and potential investment in infrastructure and equipment upgrades.

SP-60 Homelessness Strategy – 91.215(d)

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

The Town of Smyrna currently does not operate emergency shelters or transitional housing programs. Individuals experiencing homelessness within the Town depend on county-level services, primarily through organizations such as The Journey Home and H3ARC, which offer both short-term shelter and limited transitional housing opportunities.

At present, there is no local framework in Smyrna to support the full transition from homelessness to permanent housing. This creates a gap for individuals who may exit emergency shelter but still lack the stability, resources, or support system needed to secure long-term housing.

As the population grows, the Town anticipates an increase in demand for both emergency and transitional housing services. With further investment through CDBG funding, the Town will be expected to more directly examine and respond to these gaps. This would allow Smyrna not only to enhance its coordination with regional providers, but also to begin developing a more localized approach, potentially supporting transitional housing initiatives, expanding access to supportive services, and helping residents move from crisis to stability within the Town's boundaries.

Addressing the emergency and transitional housing needs of homeless persons

The Town of Smyrna does not currently operate emergency shelters or transitional housing programs. Individuals experiencing homelessness within the Town rely on county-level resources, primarily those offered by The Journey Home and H3ARC. These organizations provide temporary shelter and limited transitional housing options for qualifying individuals and families.

However, there remains a significant gap in transitional housing opportunities specifically designed to help individuals move from crisis situations into long-term stability. The Town recognizes that without a structured path from emergency shelter to permanent housing, such as case-managed transitional housing, many individuals remain at risk of returning to homelessness.

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.

In Smyrna, support for individuals and families experiencing homelessness is currently provided through regional networks, including organizations like The Journey Home and H3ARC. These groups play a lead role in offering emergency services and connecting clients to housing when possible. However, a coordinated local system to help individuals transition into

permanent housing and independent living has not yet been established within the Town itself.

To shorten the duration of homelessness and improve long-term housing stability, Smyrna plans to focus future efforts on building stronger pathways to affordable housing. This includes identifying available housing stock, improving communication between service providers and property owners, and creating connections to case management services that support people beyond initial placement.

CDBG funding will be essential to this strategy moving forward. With these resources, the Town can begin to support localized programming aimed at housing navigation, landlord engagement, and eviction prevention. CDBG funds could also be used to assist with housing-related costs such as deposits or accessibility modifications, making it easier for vulnerable residents to secure and maintain stable housing.

Ultimately, with population growth and rising housing costs, the Town recognizes the need to take a more active role in preventing returns to homelessness. Expanded use of CDBG resources will allow Smyrna to support not just

emergency response, but long-term solutions that prioritize stability, affordability, and permanent housing outcomes.</p>

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

<p data-start="217" data-end="685">Preventing homelessness among vulnerable populations in Smyrna, including those exiting institutions such as hospitals, mental health facilities, foster care, and correctional programs, remains a challenge due to the lack of formal discharge coordination within the local area. Individuals at risk often depend on external agencies and regional nonprofit partners for support, but gaps in communication and service continuity leave many exposed to housing instability.</p><p data-start="687" data-end="943">For residents receiving services related to health, employment, education, or youth programming, housing remains a critical and often unmet need. Without proactive systems in place, many fall through the cracks during life transitions or economic hardship.</p><p data-start="945" data-end="1467" data-is-last-node="" data-is-only-node="">With future CDBG funding, Smyrna aims to strengthen early intervention efforts by being forced to look at supporting these programs that offer housing stabilization, short-term financial assistance, and case management tied to discharge planning. Funding can also help build partnerships with hospitals, correctional agencies, and youth service providers to create protocols that link individuals to housing support before they exit care. This approach will help reduce risk and improve long-term housing outcomes for the most vulnerable residents.</p>

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

<p data-start="252" data-end="699">While Smyrna does not currently administer a local program specific to lead-based paint hazards, the Tennessee Department of Environment and Conservation (TDEC) operates a statewide Lead Hazard Program that covers residential properties and child-occupied facilities built before 1978. This program enforces lead-safe work practices, abatement requirements, and contractor certification to reduce the risk of exposure in vulnerable households.</p><p data-start="701" data-end="1023">To better address this issue locally, the Town of Smyrna plans to collaborate with TDEC to promote greater awareness and compliance within the community. In combination with future CDBG funding, the Town could use this partnership as a focal point to expand lead hazard prevention through targeted initiatives such as:</p><ul data-start="1025" data-end="1276"><li data-start="1025" data-end="1089"><p data-start="1027" data-end="1089">Outreach and education campaigns for homeowners and landlords. Such as social media posts reminding residents living in homes made before these times to be more proactive in LBP poisoning prevention</p><li data-start="1090" data-end="1183"><p data-start="1092" data-end="1183">Financial or physical support for low-moderate income residents seeking lead testing or abatement</p><li data-start="1184" data-end="1276"><p data-start="1186" data-end="1276">Coordination with certified lead contractors for remediation projects in qualifying homes</p>

How are the actions listed above related to the extent of lead poisoning and hazards?

<p data-start="220" data-end="577">The actions described are directly tied to the risk factors associated with lead poisoning, particularly in older homes built before 1978, which are more likely to contain lead-based paint. Without proper education, inspection, or remediation, residents—especially children—remain at risk of exposure through deteriorating paint, dust, or contaminated soil.</p><p data-start="579" data-end="973" data-is-last-node="" data-is-only-node="">By partnering with TDEC’s Lead Hazard Program and using future CDBG funding to support outreach, testing, and abatement, the Town

of Smyrna can help identify and reduce these hazards in high-risk homes. These actions are focused on prevention, early detection, and safe renovation practices. </p>

How are the actions listed above integrated into housing policies and procedures?

While Smyrna does not yet have a formal local lead hazard policy, the Town follows federal and state regulations related to lead-based paint, particularly for any housing activities involving federal funds. Compliance with HUD’s Lead Safe Housing Rule and EPA’s Renovation, Repair, and Painting (RRP) Rule is required in all applicable rehabilitation or housing programs.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to 2020 Census data, approximately 6,314 residents in Smyrna, or about 11.8 percent of the population, live below the poverty line. Poverty is most concentrated among Hispanic residents, who make up around 27 percent of those affected, and who also experience lower educational attainment, with only 6.3 percent of the total poverty population holding a college degree. The Town recognizes that poverty in Smyrna is linked to barriers in education, employment, housing access, and support during major life transitions.

To address this, Smyrna plans to align future CDBG funding with targeted poverty reduction strategies. This includes building partnerships to support job training and housing stability, while expanding services for residents with limited resources.

CDBG resources can also help fund pilot programs that promote financial education, workforce readiness, and youth support. Expand access to affordable housing through rehabilitation and rental assistance Support workforce training and career development programs for low-income residents

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Smyrna’s poverty reduction goals are closely tied to its affordable housing strategy. By reducing the burden of high housing costs, families are better positioned to pursue education, maintain employment, and avoid cycles of crisis. The Town aims to coordinate its poverty-focused goals by prioritizing housing investments in areas with higher poverty rates and working with housing partners to connect residents with both shelter and support services.

Future CDBG funding will allow Smyrna to more directly align these efforts by supporting programs that both reduce housing cost burdens and strengthen household income. Affordable housing development and preservation will be paired with efforts to increase access to job training, case management, and education resources, ensuring that housing solutions are part of a broader path out of poverty.

The Town further hopes to create CDBG funded positions in the Town that will continue to help get people out of poverty.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The CDBG program requires the Town of Smyrna to formally assess and address a range of issues related to housing, activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964, and community development. In response, the Town will develop internal standards to not only meet compliance and reporting requirements, but also to actively integrate these goals into long-term planning. The grant coordinator will oversee ongoing monitoring of all CDBG-funded activities, including regular reviews of procurement, financial documentation, and outcome tracking to ensure alignment with HUD requirements and the Consolidated Plan.

Beyond compliance, the Town intends to use this process to expand its role as a proactive partner in the community. This includes intentionally seeking out partnerships with minority-owned businesses and local nonprofits to participate in CDBG-funded projects. By doing so, Smyrna will not only meet HUD's minority business outreach standards, but also strengthen the local economy and service network. As the Town undertakes more projects, its ability to monitor, evaluate, and strategically plan for future investments will improve, placing Smyrna in a stronger position to maximize the long-term impact of these programs.

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Table 59 - 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

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

Discussion

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	Public Infrastructure	2025	2030	Non-Housing Community	Citywide	Public Facilities /		Public Facility or Infrastructure Activities other than Low/Moderate

	Renovations		Developmen t		Infrastructur e		Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 3017 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit
Consolidated Plan		SMYRNA				109	

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							Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit Buildings Demolished: 0 Buildings Housing Code
Consolidated Plan		SMYRNA				110	

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								Enforcement/Foreclosed Property Care: 0 Household Housing Unit Other: 0 Other
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Table 60 – Goals Summary

Goal Descriptions

1	Goal Name	Public Infrastructure Renovations
	Goal Description	Complete renovation for Hill-top Rosenwald Park in Smyrna, TN.

Projects

AP-35 Projects – 91.220(d)

Introduction

A key requirement of the CDBG program is that the jurisdiction must have a designated Grant Coordinator. The Town of Smyrna appointed its first Grant Coordinator, Dennis Molina, in mid-2025. As a result, the Town had to identify a shovel-ready project to meet the submission deadline for the Consolidated Plan and Annual Action Plan by August 16, 2025. The selected projects include the renovation of Hilltop-Rosenwald Park and the partial subsidization of the Grant Coordinator’s salary, as permitted under CDBG guidelines. Since Mr. Molina serves as the CDBG Administrator for the Town, a portion of his salary qualifies as an eligible administrative expense. This approach will save Smyrna taxpayers approximately \$22,000, with the federal government covering part of the position's cost.

Projects

#	Project Name
1	Hilltop-Rosenwald Park Playground Renovation
2	CDBG Administration

Table 61 – Project Information

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

The Town looked at nearby census tracts to identify low-to-moderate income areas where CDBG funds could make the most impact. Since the Grant Administrator had just started and the deadline for the Consolidated Plan and Action Plan was quickly approaching on August 16th, the focus was on projects that were both eligible and ready to go. Hilltop-Rosenwald Park was chosen because it's in a historically underserved neighborhood and could benefit a large number of residents right away. The main challenge was time—there simply wasn't enough of it to develop more complex or long-term projects, so shovel-ready options took priority.

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AP-38 Project Summary

Project Summary Information

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1	Project Name	Hilltop-Rosenwald Park Playground Renovation
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	Playground Renovation
Target Area	Citywide
Goals Supported	Public Infrastructure Renovations
Needs Addressed	Public Facilities / Infrastructure
Funding	:
Description	The Hilltop-Rosenwald Park CDBG Project is a \$390,000 capital improvement initiative located in Census Tract 47149973502 in Smyrna, Tennessee, where 66.96% of residents qualify as low-to-moderate income under HUD guidelines. The project scope includes ADA-compliant concrete work (\$35,000), new park amenities such as benches, tables, and trash receptacles (\$15,000), shade structures over seating areas (\$20,000), fencing between the playground and Park Road (\$15,000), updated signage (\$5,000), replacement of the picnic pavilion's metal roof and installation of wood decking (\$50,000), and a full playground replacement budgeted at \$250,000.
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	6,687 residents live within the walkable area of the neighborhood. 2,695 households are in the area.
Location Description	The qualifying tract begins at Old Nashville Highway, and ends at N Lowry Road.
Planned Activities	The Hilltop-Rosenwald Park CDBG Project is a \$390,000 capital

	improvement initiative located in Census Tract 47149973502 in Smyrna, Tennessee, where 66.96% of residents qualify as low-to-moderate income under HUD guidelines. The project scope includes ADA-compliant concrete work (\$35,000), new park amenities such as benches, tables, and trash receptacles (\$15,000), shade structures over seating areas (\$20,000), fencing between the playground and Park Road (\$15,000), updated signage (\$5,000), replacement of the picnic pavilion's metal roof and installation of wood decking
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		(\$50,000), and a full playground replacement budgeted at \$250,000.
2	Project Name	CDBG Administration
	Target Area	Citywide
	Goals Supported	
	Needs Addressed	Affordable Housing
	Funding	:
	Description	CDBG Administration. CDBG program subsidizes \$22,974 of Smyrna tax payer money toward the Grant Coordinator's salary.
	Target Date	8/18/2025
	Estimate the number and type of families that will benefit from the proposed activities	The entire Town of Smyrna, Tennessee will save an extra \$22,974.
	Location Description	315 S Lowry St Smyrna, TN 37167
	Planned Activities	CDBG funds allow administration fees. Instead of going to an

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	external consultant, the Town's Grant Coordinator is doing all of the CDBG Administration for personalized, efficient access. The Grant Coordinator's salary will be subsidized so the tax payers of Smyrna, TN save money.
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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

Geographic Distribution

Target Area	Percentage of Funds

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported
Homeless
Non-Homeless
Special-Needs
Total

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through
Rental Assistance
The Production of New Units
Rehab of Existing Units
Acquisition of Existing Units
Total

Table 65 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

Discussion

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

Introduction:

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

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

To better meet the needs of underserved residents, Smyrna will focus on outreach, accessibility, and community partnerships. A CDBG Entitlement Public Hearing will gather input directly from residents about challenges in their neighborhoods, while targeted outreach will prioritize areas with limited access to housing and social programs. Language services will be expanded to reach non-English-speaking households, ensuring broader participation. The Town will also collaborate with Rutherford County, Smyrna Housing Authority to bring services into these neighborhoods. All efforts will comply with Title VI requirements and promote fair housing and equal access for all residents.

Actions planned to address obstacles to meeting underserved needs

To address obstacles to meeting underserved needs, Smyrna will focus on proactive engagement and resource expansion. The Town is hosting the CDBG Entitlement Public Hearing to better understand the specific challenges residents face in their neighborhoods. Targeted outreach will be conducted in neighborhoods with historically limited access to housing or social programs, and language assistance services will be expanded to reach non-English-speaking residents. Smyrna will also strengthen partnerships with Community Servants, Cumberland Community Action Agency, and Community Helpers of Rutherford County to bring health screenings, transportation assistance, job readiness programs, and emergency support services directly into underserved neighborhoods. All initiatives will align with Title VI reporting through Human Services to ensure fair housing and equal access for every resident.

Actions planned to foster and maintain affordable housing

Smyrna is committed to supporting fair and accessible housing by working closely with local nonprofits, community leaders, and stakeholders to address barriers that impact underserved residents. Through coordinated efforts, the Town will connect residents with social services, share important community information, and develop solutions to meet local needs. Departments will actively review their programs to identify ways to partner on overlapping initiatives, strengthening overall service delivery. In addition, Smyrna maintains current fair housing education materials in line with the Affirmatively Furthering Fair Housing Final Rule and upholds Title VI reporting through Human Services to ensure housing remains fair and equitable for all residents.

Actions planned to reduce lead-based paint hazards

While the Town complies with all federal regulations to prevent lead-based paint hazards, it will also explore additional programs and grants to expand education and awareness for residents, particularly those living in older homes, so they can better understand and address potential risks.

Actions planned to reduce the number of poverty-level families

On May 13, 2025, the Town of Smyrna announced the Jeff Kuss memorial scholarship, to give 3 \$2,000 in scholarship funds. The Town hopes in the future to create new creative scholarships for students in these

Low-Moderate income neighborhoods to specifically help students get them and their families out of poverty.

Actions planned to develop institutional structure

The Grant Coordinator for the Town of Smyrna, TN will administer the grant while monitoring the needs

The Grant Coordinator for the town of Smyrna, TN will administer the grant while monitoring the needs of the Town. Through these needs, he will seek out relevant data and input from town departments to have a plan for developing a structured foundation for CDBG. When the Town needs external help, they will reach out to the other agencies mentioned in the Consultation part of the Consolidation Plan.

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

The Town of Smyrna is in close contact with Smyrna Housing Authority and private developers to partner in the future for resident needs.

Discussion:

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(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
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of funds from State of Tennessee

5. The amount of income from float-funded activities
Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

Consolidated Plan

SMYRNA

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Attachments

Citizen Participation Comments

