nashvillenext

HOUSING

APRIL REVIEW DRAFT

This is the review draft of the Housing element of NashvilleNext. It is part of Volume II (Elements) of the draft General Plan.

We appreciate that you are giving time to reviewing this work.This chapter is the result of three years of effort on NashvilleNext, combining public visioning and community engagement with topical experts to create a plan for Nashville and Davidson County over the next 25 years.

Comments

The public review period is during April 2015. We are eager to hear your thoughts on the plan. Here's how to provide input:

- Online: www.NashvilleNext.net
- Email: info@nashvillenext.net
- At public meetings
  - April 18: Tennessee State University (Downtown Campus), 10am - 1:30 pm
  - April 20: 5 - 7pm at both the North Nashville Police Precinct and the Edmondson Pike Branch Library
  - April 27: 5 - 7pm at both the Madison Police Precinct and the Bellevue Branch Library
- Phone: 615-862-NEXT (615-862-6398)
- Mail: Metro Nashville Planning Department, P.O. Box 196300, Nashville TN 37219-6300

We ask that you include contact information with your comments. We also request that you be as specific as possible in your requests. Referring to a specific page or section is greatly appreciated.

Next steps

The most up to date information is always available at www.NashvilleNext.net. Here is our tentative adoption schedule:

- Mid-May: Post static draft of plan in advance of public hearing
- June 10: First public hearing at Planning Commission (tentative; special date)
- June 15: Second public hearing at Planning Commission (tentative; special date)

FULL PAGE IMAGE

HOUSING

Housing is a basic human need. It is a source of comfort and shelter for our families, and is a reflection of our individual selves. The right home can heal, protect, and restore, serving as a vessel of our family memories and a refuge from the outside world. The lack of a home can impede participation in civic life, like voting, or seeking a job.

Housing is also critical to our local economy and is a source of personal economic stability. It is one of the largest purchases that a person will make. A home is typically a family's largest investment and asset, particularly for minorities, where stocks and other similar investments are less common. An owner can borrow against their home's equity to pay for college tuition, retirement, or for the initial investment in a small business.

Housing can also be the source of economic instability for a community, as we saw during the Great Recession. Falling home prices and highly-leveraged mortgages can impact banking and credit systems, consumer spending, employment, and the job market. Thus, housing impacts not only our residents, but our city as a whole. Housing can also be a source of economic instability for individuals if housing options (i.e. options in type, tenure, and price) are not available as families and people age and grow. Providing housing for all Nashvillians is necessary for active and productive residents, stable neighborhoods, and a stronger city. Housing is a significant component of planning for Nashville's future.

Following is a discussion of Nashville-Davidson County's diverse housing market, and how growth patterns, demographic change, and evolving market preferences are shifting the housing that is being built today and that will be built in the future. Nashville's homes, housing and neighborhoods will look different in the future. Nashville can guide that change to provide diverse housing options for a changing population while preserving the homes and neighborhoods that make Nashville a desirable city to call "home."

The Nashville Housing Market

Housing is part of a market where homes are subject to the laws of supply and demand. In order to maintain the housing market necessary to meet the needs of our city's varied residents, we must match the supply of housing to the demands of current and future residents.

A housing market refers to the supply and demand for homes, in a

particular country or region. Housing supply is the amount and variety of housing available for owners and renters. Housing demand is all of the preferences consumers have for price, location, and type of housing. Within a housing market, homes are purchased and sold between a buyer and a seller. Landlords make contracts with tenants for rental units at a certain price for a given time. Other parties also influence the housing market. Private developers, investors, and property owners provide market rate housing. The Metropolitan Development and Housing Agency and affordable housing developers use Federal, State, and charitable financing to provide affordable housing. Local governments intervene in the housing market to influence supply through regulations and incentives. The largest of these is the zoning code, which directs where and what kind of housing can be built.

Nashville's housing market has historically been relatively stable largely because supply has kept up with changing demand. As Nashville evolved from urban neighborhoods supported by street car systems to more auto-centric suburban neighborhoods, private and non-profit developers and MDHA built new housing to meet changing demands. More recently however, supply is struggling to keep up with demand as preferences for housing type and location have shifted away from suburban subdivisions and congested transportation networks, to walkable neighborhoods with quick and convenient access to jobs, services and transit.

Nashville's Housing Supply

Nashville has primarily relied on the private market to develop housing that meets the diverse needs of the community in terms of housing type, tenure (rental or owner-occupied), and location. Since 1950, major factors affecting where new housing was built included ample land available for development, the housing finance system, Federal and State policies, zoning, and a lack of attention to environmental constraints. Since 2000, new considerations for where and how housing is built includes increasing congestion and travel time within the region, gas prices, and less readily available greenfield land without environmental constraints. With these new considerations, much of the housing supply is being newly built or redeveloped in or near Nashville's urban core.

Since 1997, urban areas saw increases in land value – matching national and local trends for a desire for communities that tend to be more walkable, providing access to transit, employment and other community

Who Builds Housing in Nashville

There are three major players in Nashville's Housing Market; the private for-profit sector providing market rate housing, the private, non-profit sector providing affordable housing, and public sector providing affordable housing. They each play a unique role.

The role of private, for-profit sector is to provide market rate housing units that meet the ever-changing demand in Nashville. In providing market rate housing, this sector works closely with Metro Departments to create housing that meets Metro's zoning code, storm water regulations and the like. The private, for-profit sector may also work with the Metropolitan Planning Commission and Metro Council to rezone land to allow for new housing.

The private, non-profit sector provides workforce and affordable housing typically for families and individuals making less than 80 percent of the Area Median Income. The non-profit sector provides affordable multifamily and single family homes for renting or owning, emergency and transitional housing, and educational services to help people become successful renters and owners. Non-profit providers have operated in Nashville for many years. The non-profit sector works closely with the Metropolitan Development and Housing Agency, who provides funding for the work of the non-profit providers of affordable housing and housing for other special needs populations.

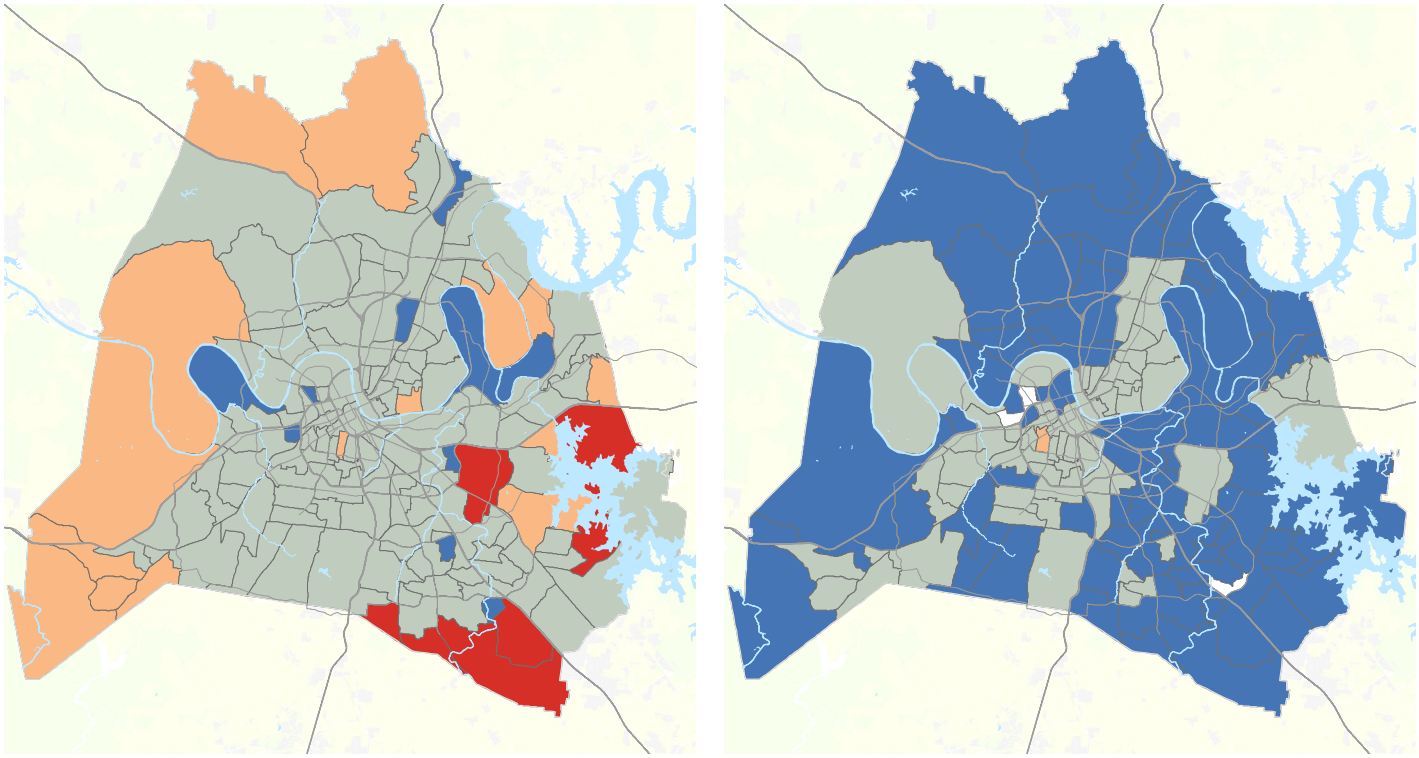
The Metropolitan Development and Housing Agency comprises the public sector and provides public housing. Established in 1938, MDHA assists nearly 13,000 families with housing by providing 5,400 public housing units, 110 market rate units and 15 HOME units at 20 properties throughout the county as well as by administering more than 6,600 housing choice vouchers. The agency also owns eight non-public housing properties to provide 603 affordable units to Nashvillians.

MDHA administers grants and programs including the Community Development Block Grant, HOME Investment Partnership Programs, and Homeowner Rehab. To foster urban growth, MDHA also oversees nine redevelopment districts to remedy blight, assists private developments with tax increment loans and manage public improvements.

Change in land values, 1997 to 2001 and 2009 to 2013

These changes in demographics and housing demand are already beginning to appear in development patterns. Compare changes in land values from 1997 to 2001 (left map) with changes from 2009 to 2013 (right map). From 1997 to 2001, increases in land value were concentrated to the southeast, reflecting the conversion of vacant land to (primarily) one- and two-family subdivisions.

From 2009 – 2013, increases in land value were focused in and near downtown, reflecting increasing demand for existing urban neighborhoods.



Source: Metro Nashville Assessor

Legend

- -29% to no change
- no change to 52%
- 52% to 95%
- 95% to 210%

amenities. From 1997 to 2001 (left map), increases in land value were concentrated to the southeast, reflecting the conversion of vacant land to (primarily) one- and two-family subdivisions. From 2009 – 2013 (right map), increases in land value were focused in and near downtown, reflecting increasing demand for existing urban neighborhoods.

By 2040, Nashville will need a total of 352,600 housing units. This would require building 113,000 new homes, or about 3,800 housing units per year.

From 2005 to 2010, an average of 3,553 homes were built in Davidson County. Most of these were permits for single family homes. One quarter were multifamily building permits for 5 or more units.

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Building Permits

Building Permits, Davidson County, 2005-2010

	2005	2006	2007	2008	2009	2010	Total
Single Family	3,818	4,089	3,253	1,548	1,111	1,040	**14,859**
Two Family	220	216	80	28	8	8	**560**
Three & Four Family		4	12		3	6	**25**
Five or More	981	819	2,198	791	530	553	**5,872**
Total	5,019	5,128	5,543	2,367	1,652	1,607	**21,316**
Yearly Average							**3,553**

Source: Metro Social Service Needs Assessment; US Census

Housing Demand in Nashville

In Nashville, and within the region, housing demand is changing, and supply should keep up with that demand. Buyers are looking for neighborhoods that have the design and locational characteristics of walkable neighborhoods. In addition, as household size decreases, buyers are seeking to downsize or move into smaller homes with smaller lots. Many buyers are willing to make this trade-off in neighborhoods that provide these design characteristics in desirable locations.

These demands and preferences are driven by the population growth and economic and demographic trends that will shape the Nashville housing market well into the next 25 years.

[Insert new Info Graphic on Rural, Suburban, Urban development patterns]

Population Influences on Housing Demand

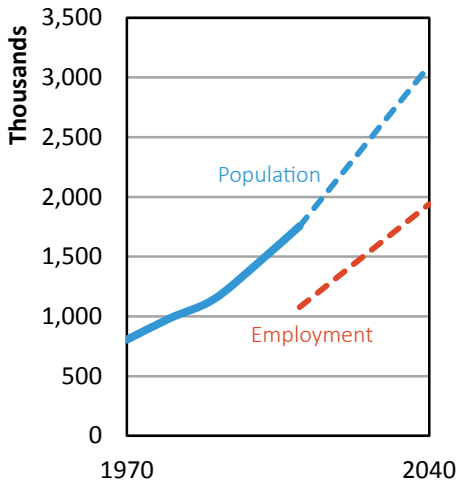
Over the next 25 years, the Middle Tennessee region will gain an additional one million people; Nashville's share of that growth is anticipated to be 185,000 new residents. Growth in outlying counties will outpace growth in Nashville.

regional employment and population map

As land in Nashville increases in value, many employers with lower-skill and lower-wage jobs will seek sites in counties with lower land costs. Employees of these companies will seek housing in proximity to employment, placing residents in outlying counties. Similarly, rising home prices in Nashville can force residents to outlying counties and the "drive until you qualify" method of finding an affordable place to live. As a result transportation costs become a factor for residents who must travel throughout the region for employment and housing.

Considering housing, employment, and transportation, each county, city and town in the Middle Tennessee Region will have to make decisions about what is best for its residents. Regional strategies and collaborations however, helps counties plan for the long-term livability, economic vitality and sustainability of the region. In the future, sustainability will be defined by how well the Middle Tennessee region provides a range of housing options, amenities, and transportation options for the residents who call it home.

Regional Employment and Population Growth

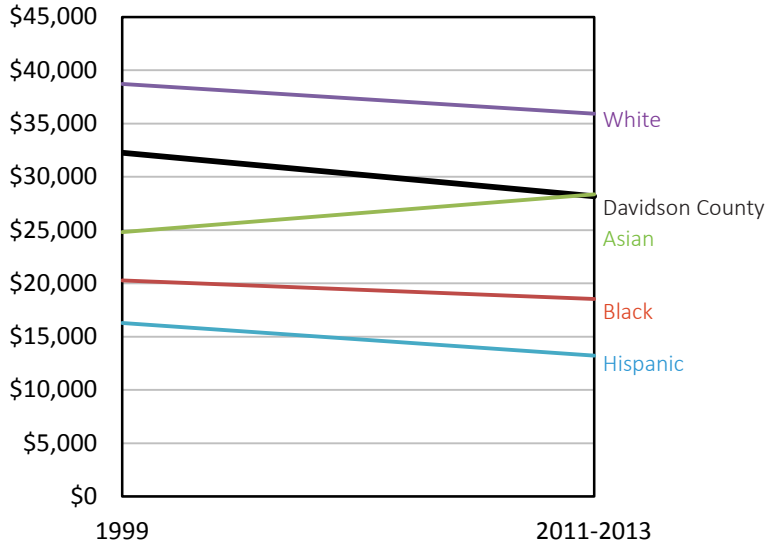


Economic Influences on Housing Demand

Between 2000 and 2010, incomes declined due to lagging employment and educational attainment (especially for minorities). As a result, earning potential has declined for a segment of the population, limiting future homeownership less likely for those most affected by these trends. The Great Recession of 2008 – 2009 has also had a lasting impact on the housing market. Since the recession, mortgage availability has declined and underwriting standards have tightened. Many potential homebuyers now face significant hurdles to purchasing a home, including impaired credit, the lack of a down payment, or the inability to meet other mortgage requirements. Thus, the number of potential homebuyers has declined, resulting in fewer homes sales and fewer homes being built per year. With this trend in mind, future housing introduced in the Nashville housing market should cater to a limited number of buyers, with specific demands in terms of housing type, location, and tenure (i.e. rental vs ownership). This will prevent an oversupply of housing that does not meet the market demand.

Per capita income by race or ethinicity

From 1999 to 2011-2013, adjusted for inflation



Source: U.S. Census 2000; American Community Survey (2011-2013, 3-year estimate)

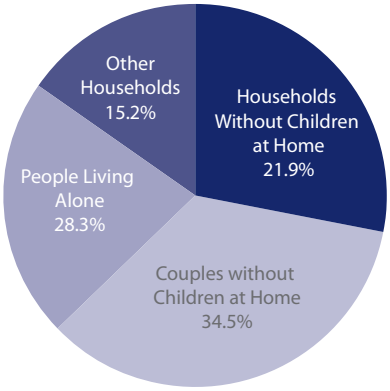
Demographic Influences on Housing Demand

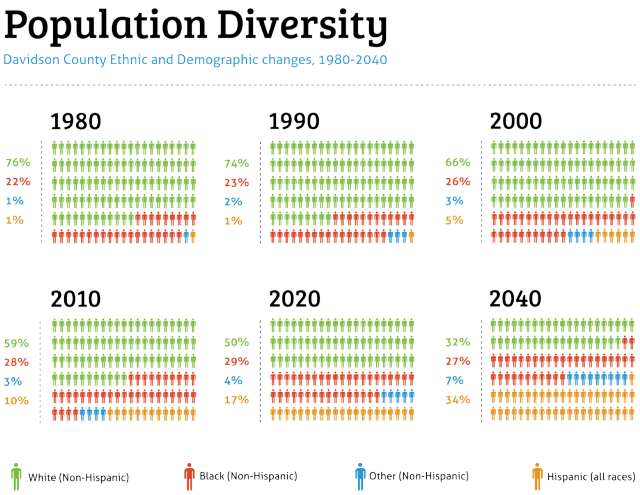
Our communities are changing in terms or race, ethnicity, age and household size. By 2040, Nashville and the Middle Tennessee Region will see a "new majority" (includes all racial and ethnic minorities). Baby Boomers and Millennials will make up a large share of the population. Households are getting smaller as Baby Boomers' children leave home and Millennials wait longer to start families. Housing demand reflects these demographics changes; the demand for smaller housing, rental housing, and housing in more convenient and walkable locations will all increase and are all driven by demographic changes.

In Nashville-Davidson County, the New Majority will account for a 121 percent share of the population's growth by the year 2040. The White non-Hispanic share of the population growth will decline by 44 percent by the year 2040. Homeownership rates are historically lower for minorities. As their share of the population rises, homeownership levels are likely to fall, unless action is taken. As the homeownership levels fall, the demand for rental housing will increase. By 2040, the share of renters in Nashville will increase from 44 percent to 51 percent.

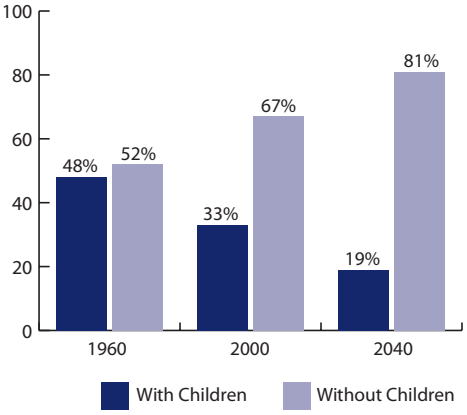
The increase in demand for rental housing is also due to demographic changes in age and household size. While people over the age of 65 will represent just 9 percent of Nashville's population growth by 2040, they will still influence the housing market. As people age and their children leave home, they tend to shift from owners to renters, moving into smaller homes, apartments, or assisted living units, close to services, shopping, and medical assistance. Younger households are also contributing to smaller household sizes, as couples delay or forego marriage and children. As a result, by 2040, households without children (Baby Boomers and younger households) will comprise 81 percent of new housing demand.

Household types in Davidson County (2010)





Households with and without children, 1960 – 2040



Context sensitive design

A site layout that is related to its surroundings.

Elements of the design are created to complement the style, scale, or placement of the adjacent properties and community. Context sensitive design features buildings that are integrated into their settings with a sensitive approach. This involves detailed planning, consideration of the adjacent properties, communication with the surrounding community, and customizing the design to fit and interact with the existing context. Aesthetics and proper connectivity have an enormous role in context sensitive developments.

Context sensitive design: Germantown

Non-Context sensitive design: Green Hills

Because households without children are more interested in attached homes or small houses without yards, Nashville is expected to see higher demand for these kinds of homes in the future. Demographically, the biggest changes in Nashville are people who prefer smaller homes on smaller lots when they include a shorter commute. Housing type, character, and location are critical considerations when planning for Nashville's future housing market.

When Housing Supply Does not keep up with Demand

Nashville's housing supply has traditionally kept up with demand. The recent increase in housing costs (29 percent increase in costs burdened households from 2000 to 2010 in Davidson County) in inner-ring neighborhoods suggests there is not enough supply to meet demand. What are the long-term implications of not meeting the demand for new homes?

Impacts of Mismatched Supply and Demand

Imagine the scene of holiday shoppers pouncing on the coveted tech gadget of the season. When demand (the number of shoppers) far exceeds supply (the number of gadgets available), the price is affected, and is typically higher than other less desirable gadgets. As demand remains high, more gadgets are produced to keep up with demand.

The housing market works in the same way. As the demand (number of buyers) exceeds the supply (housing in locations close to jobs, transit, and services), then the price of housing in those areas will increase. Housing suppliers try to keep up with demand by building housing in the type, tenure and location demanded by the market. This cycle of supply and demand has both positive and negative impacts.

Urban Infill Housing and the Need for Context Sensitive Design

In Nashville, few neighborhoods meet the current market demand for places with diverse transportation options – sidewalks, safe routes for cycling, transit – and proximity to jobs, services, and good schools. These places mostly exist within Nashville's urban core. These neighborhoods often do not have the housing types for people seeking these places. In these areas, suppliers are trying to keep up with market demand through

infill development. Older housing is being replaced with new housing and community tension associated with change is rising.

Infill development occurs on land with access to existing infrastructure (such as streets, transit, water, sewer, and electricity). Infill development can occur on large commercial parcels or on small residential parcels in a neighborhood. Generally, more intense development replaces less intense development, such as when two large homes replace a smaller one or when a mixed use building replaces a commercial strip. Both are occurring primarily in Nashville's urban core, and both yield positive and negative impacts for Nashville's neighborhoods.

Infill along corridors and within commercial centers accomplishes several things. First, redevelopment typically increases the amount of development on the land, making use of existing infrastructure and services more efficient. It also increases people and jobs close to transit service, increasing how frequently it can be run. When infill development occurs in neighborhoods close to corridors and centers, the effect is the same. The location of housing near the corridor or center places people closer to jobs and services. This results in less daily use of cars, which over time reduces daily traffic woes. While there are many positive effects of infill development, many neighborhoods unfortunately feel the negative effects as well. Change in neighborhood character caused by the displacement of existing long-time residents and a lack of contextual design.

Contextual design describes infill development that considers the context around it. Infill development should consider the type of neighborhood (rural, suburban, urban), the existing housing types (single, two, or multifamily) and housing form (how wide, tall, and deep the building may be on the lot). The end result is not homogenous development (where every house on the street looks the same), but development that blends with its neighbors and can coexist together on the same street or block.

Contextual design becomes very important as Nashville's housing market strives to keep up with demand. Demand will continue to be driven by Baby Boomers, Gen Y, Gen X and Millennials who seek desirable locations over larger lot sizes and prefer smaller lots in neighborhoods with a variety of housing types that meet their particular household demands. Contextual design will help meet the goal of supplying housing that meets demand, while maintaining neighborhood character.

Housing is considered affordable when a household spends less than 30 percent of their gross household income on housing.

Market Demand's Impact on Housing Affordability

As the demand for housing increases in a select and few desirable locations, the cost of land increases. The cost of housing includes the costs of the land, the price of the home, insurance, property taxes, and utilities. Transportation costs are also affected by the location of housing. As these costs increase, residents become cost burdened and must seek more affordable housing elsewhere. In many neighborhoods this has resulted in the displacement of residents, and drastic neighborhood change as existing homes are replaced or upgraded. This has led to neighborhood tension and has brought the issue of housing affordability to the top of Nashville's consciousness.

Housing is considered affordable when a household spends less than 30 percent of their gross household income on housing. When a household spends more than 30 percent of their gross income on housing, then they are considered cost burdened. When transportation costs are included, a household should not spend more than 45 percent of their gross income on housing and transportation. Cost burdened households may have more difficulty affording necessities such as food, clothing, and medical care after their rent or mortgage payment has been made. Cost burden can occur at any income level, but is most felt by those families making 80 percent or below the Area Median Income (AMI).In Nashville that is roughly 104,000 households.

Most cost-burdened households make less than $35,000. However, incomes are not keeping up with the rising costs of housing. The number of cost burden families is expected to increase. Between 2000 and 2013 median family income (MFI) for the Nashville MSA rose by 6 percent, while fair market rents (FMR) for the same time period rose between 21 and 39 percent.

Housing cost burden for owners with mortgages in Nashville MSA

Total Household Income	Cost-burdened
Less than $34,999	92.0%
$35,000- $49,000	58.5%
$50,000- $74,000	27.5%
$75,000 or more	8.0%

Source: 2010 American Community Survey

Middle-income households are also affected. In Nashville, roughly 139,000 households fall within 80 - 120 percent of the Area Median Income threshold. Providing housing that is affordable for this income threshold is challenging. The 80 – 120 income population is primarily served by existing housing stock countywide. As demand for existing housing stock increases in desirable locations, fewer affordable housing options remain available. With fewer subsidies available to develop and provide new affordable housing in these locations, households in this income bracket are more likely to 'drive until they qualify', incurring additional transportation costs or purchase more home than they can afford in exchange for a desirable location.

Household Income Levels for Nashville – Davidson County, 2006-2010
Total Households include Renter and Owner households.

Household Income < = 80% AMI	103,645 Total Households
Household Income > 80% to < = 100% AMI	26,555 Total Households
Household Income > 100% AMI	112,295 Total Households

Source: CHAS (Comprehensive Housing Affordability Strategy) Data Query Tool

Finally, the very low income population group has a separate set of challenges. Very low income families are those making 30 percent and below Area Media Income. This

Who Needs Housing That's Affordable?
Extremely Low-Income Seniors and People with Disabilities
CURRENTLY = 17,165 PEOPLE
People 65 years of age or older; People with physical, developmental, and mental disabilities who live on a fixed income such as Social Security
$10,248 or less
per year
Low-Wage Workers
CURRENTLY = 84,355 PEOPLE
Childcare Providers, Nurses Aides, Bus Drivers, Salespeople, Cashiers, Cooks, Custodians, Visual/Performance Artists, Teachers' Aides
$15,400-$25,650
per year for an individual
30% - 50% Median Family Income
PLACEHOLDER IMAGE
CITY OF AUSTIN
Low-Income Families
CURRENTLY = 67,150 HOUSEHOLDS
Librarians, Dental Assistants, Book Keepers, Social Workers, Elementary School Teachers, Electricians, Plumbers, Paralegals
$36,608-$58,550
per year for family of four
50%-80% Median Family Income
Middle-Income Families
CURRENTLY = 57,951 HOUSEHOLDS
Teachers, Public Safety Workers, Nurses, Database Administrators, Architects, Physical Therapists, Computer Programmers, Dental Hygienists
$58,550-$87,840
per year for family of four
80% - 120% Median Family Income

income group is typically the beneficiary of subsidies and public housing programs. In 2012, MDHA provided housing for 27,426 low income persons (approximately 14,000 through public housing and the rest through vouchers). Similarly, a number of smaller nonprofit affordable housing developers benefit from grants and incentives from MDHA, as well as the Barnes Fund – a housing trust fund, to address the needs of the very low income population.

In recent years, grants and incentives are dwindling, leaving very low income housing providers with fewer resources. This is evident in Nashville, where public housing has a 3,000-person, closed waiting list and Section 8 has a 10,000-person closed waiting list, and grants for nonprofit affordable housing providers are becoming more competitive. If affordable housing is not available, this leaves the very low income population vulnerable to homeless.

Homelessness is caused by a variety of situations ranging from chronic homeless to displacement caused by domestic violence or mental/physical health issues. As the housing market improves, barriers to housing for these individuals and families increase. Because of such barriers, on any given night in Nashville, 3,000 to 4,000 individuals and families are homeless.

The answer to minimizing housing barriers includes a housing first approach, where homeless individuals are housed, and intensive case management services are provided along with stable housing. Providing access to affordable housing that is coupled with supportive services is a significant component of addressing the issue of homelessness in Nashville.

The issue of housing affordability is a significant issue for Nashville. In 2010, more than 100,000 households were burdened by the cost of housing. Housing was a critical issue throughout the NashvilleNext community engagement process. Housing affordability is significant because it leads to a higher quality of life and financial security for families at all income levels. It also contributes to greater community stability. As Nashville plans for the next 25 years, housing affordability should be addressed not only through financial incentives and other market interventions, but also by addressing future land use decisions and where and how housing, transportation, jobs, and services are located and accessed.

An average greater Nashville area resident spent 19.3 percent of their income on housing and 20 percent on transportation. In 2010, traffic congestion in the Nashville area cost every auto consumer $722.

Nashville consumer profile compiled by the Chamber (Nashville Datascape, 2012)

Market Demands Impact on Suburban Communities

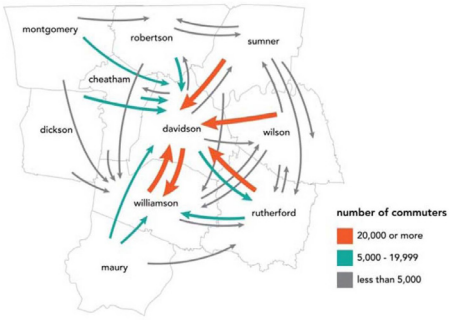
Market demand has had to two effects on suburban communities – suburbanization of poverty and minority suburban migration.

While demand for urban neighborhoods is soaring, suburban communities have seen a market decline. This trend is more evident nationally, though Nashville has experienced the shift as well. As demand for suburban living decreased, suburban home prices began to fall. The Great Recession accelerated these changes and during that time, homes were foreclosed, and consumer spending slowed. As consumer spending slowed, suburban malls and retailers closed their doors, and employers followed suite. This left many suburban communities with a new "suburban poor." In addition, as home values in the inner-ring neighborhoods increased, older suburbs became an important source of lower cost housing. At the same time, lower wage work has shifted to suburban areas as well.

Taken together, the changing housing markets and preferences, loss of jobs during the recession, the shift of lower wage jobs to the suburbs, and community disinvestment are called the suburbanization of poverty. The suburbanization of poverty is not solely the result of residents displaced by gentrification in the urban core. It also includes existing suburban residents whose economic circumstances have shifted due to changes in the economy.

Between 2000 and 2008, towards the end of the Great Recession, suburbs in the country's largest metro areas saw their poor population grow by 25 percent. The maps on the next two pages show poverty in Davidson County in 2008-2012, as well as changed in concentrated poverty from 1970 to 2010. As suburban homeowners found themselves with mortgages for more than their houses were worth, many felt their only option was to stay put until values recover. This limits owners' ability to move for job opportunities because they must make up the difference or negotiate with their lender for a "short sale." This immobility leads to housing/jobs imbalances, rising transportation costs, and higher cost burdens, all of which exacerbate suburban poverty.

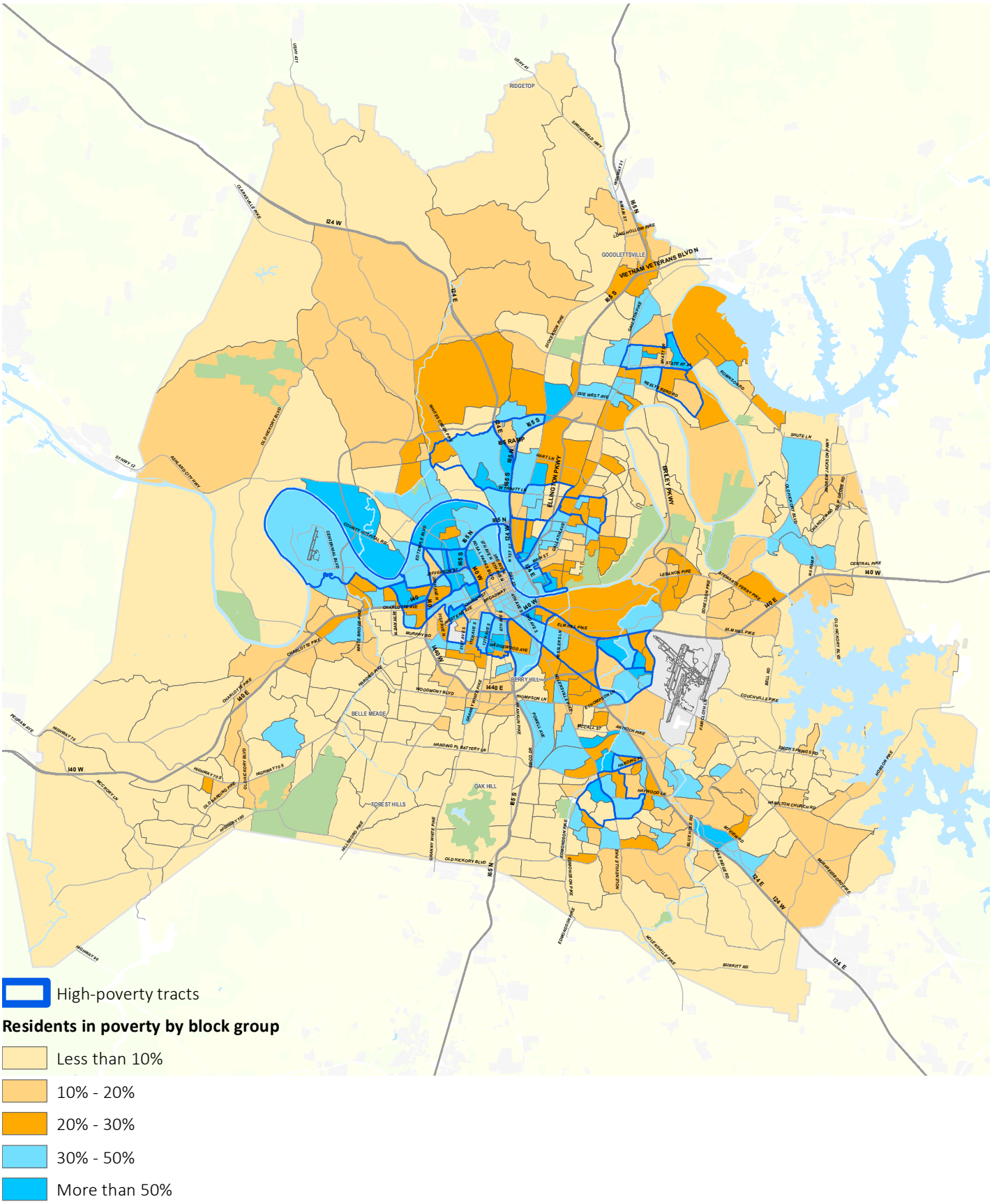
Commuting Patterns of the Nashville Area



The national 2010 Census on the other hand paints a different picture of suburban communities. Similar to national trends, Nashville's suburbs are opening up new opportunities to the regions' New Majority. The Great Recession left a softened housing market, but created opportunity for more affordable housing for new families and individuals. As a result,

Residents living in poverty

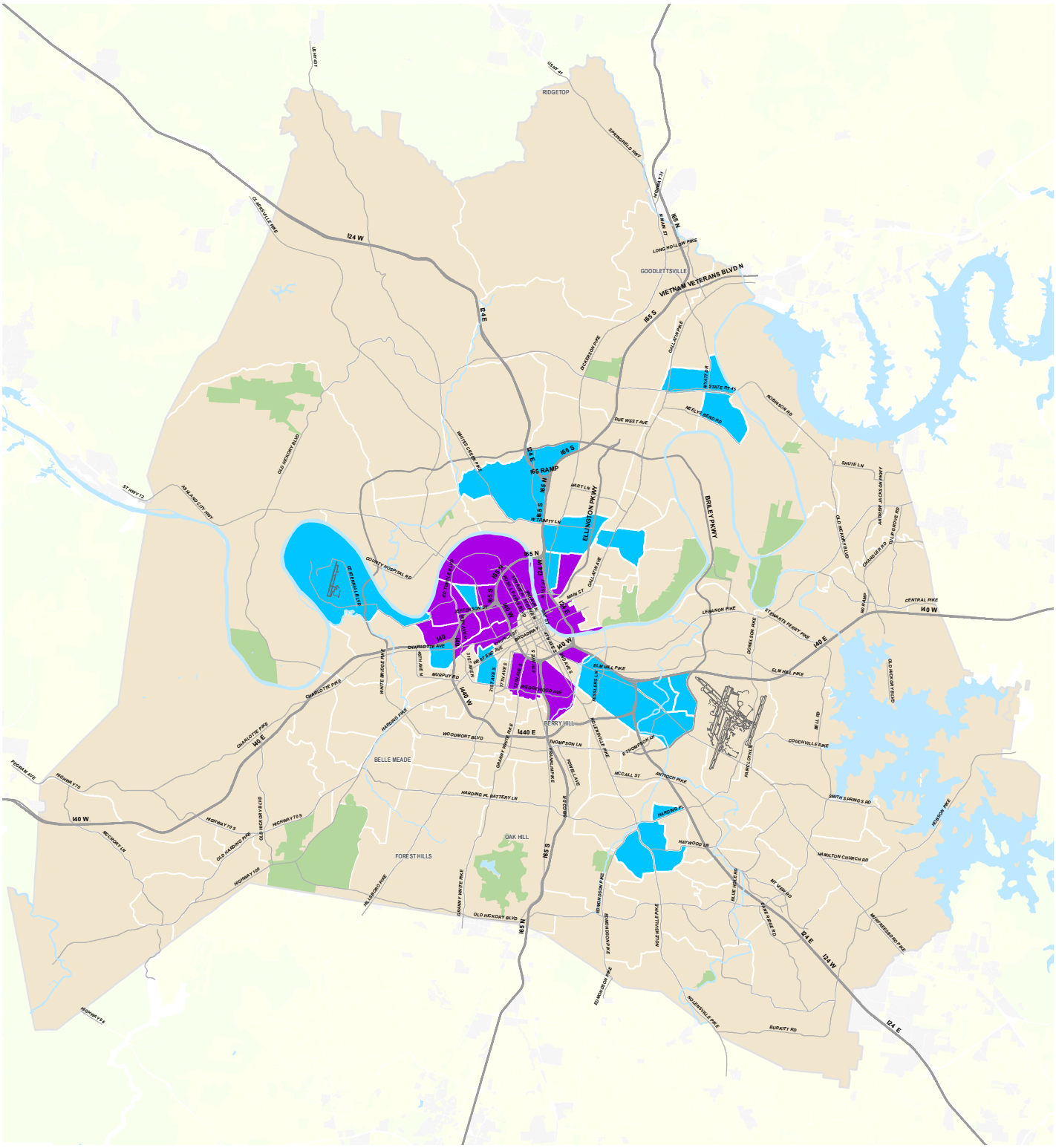
Source: American Community Survey (2008 - 2012; 5-year estimate)



Census tracts with concentrated poverty, from 1970 to 2010

Tracts with chronic high poverty had more than 30% of their residents in poverty in both 1970 and 2010.
Newly poor Census tracts were not high-poverty in 1970, but were in 2010.

Source: CityObservatory.org, using U.S Census (1970, 2010)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GOODLETTSVILLE
VETNAM VETERANS BLVD N
I65 N
I24 W
I24 E
I65 S
I65 RAMP
ELLINGTON PKWY
BRLEY PKWY
I40 W
I40 E
I440 W
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BERRY HILL
BELLE MEADE
FOREST HILLS
OAK HILL
CHARLOTTE AVE
CHARLOTTE PIKE
WOODMONT BLVD
THOMPSON LN
MCCALL ST
ANTIOCH PIKE
HARDING PL BATTERY LN
HAYWOOD LN
HARDING RD
OLD HICKORY BLVD
ELM HILL PIKE
COUCHVILLE PIKE
SMITH SPRINGS RD
HAMILTON CHURCH RD
BURKITT RD
LEBANON PIKE
CENTRAL PIKE
MAIN ST
DUE WEST AVE
SHUTE LN
ROBINSON RD
HART LN
W TRINITY LN
COUNTY HOSPITAL RD
CALIFORNIA BLVD
MURPHY RD
WEDGEWOOD AVE
THOMPSON LN
GRANNY WHITE PIKE
HILLSBORO PIKE
OLD HARDING PIKE
HIGHWAY 70 S
HIGHWAY 100
HIGHWAY 96 S
HIGHWAY 31 S
MCCRORY LN
FEDERAL AVE
ST THY 12
ASHLAND CITY HWY
CLARKSVILLE PIKE
OLD HICKORY BLVD
WHITES CREEK PIKE
DICKERSON PIKE
GALLATIN PIKE
W STATE RT 45
NELVS BEND RD
ROBINSON RD
SHUTE LN
ANN BRIER JACKSON PKWY
OLD HICKORY BLVD
CHANDLER RD
SILER GROVE RD
ST TEMPLETS FERRY PIKE
DONELSON PIKE
MCCLELLAN LN
MCGAVOCK PIKE
BOSCO LN
HOPE LN AVE
GRANNY WHITE PIKE
BLUE HOLE RD
MT VIEW RD
MURFREESBORO PIKE
JACKSON PIKE
BRENTWOOD PIKE
FRANKLIN PIKE
WILLIAMSON PIKE
KNIGHTSVILLE PIKE
WHITE BRIDGE PIKE
HARDING PIKE
SOUTH ST
WEST END AVE
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17TH AVE S
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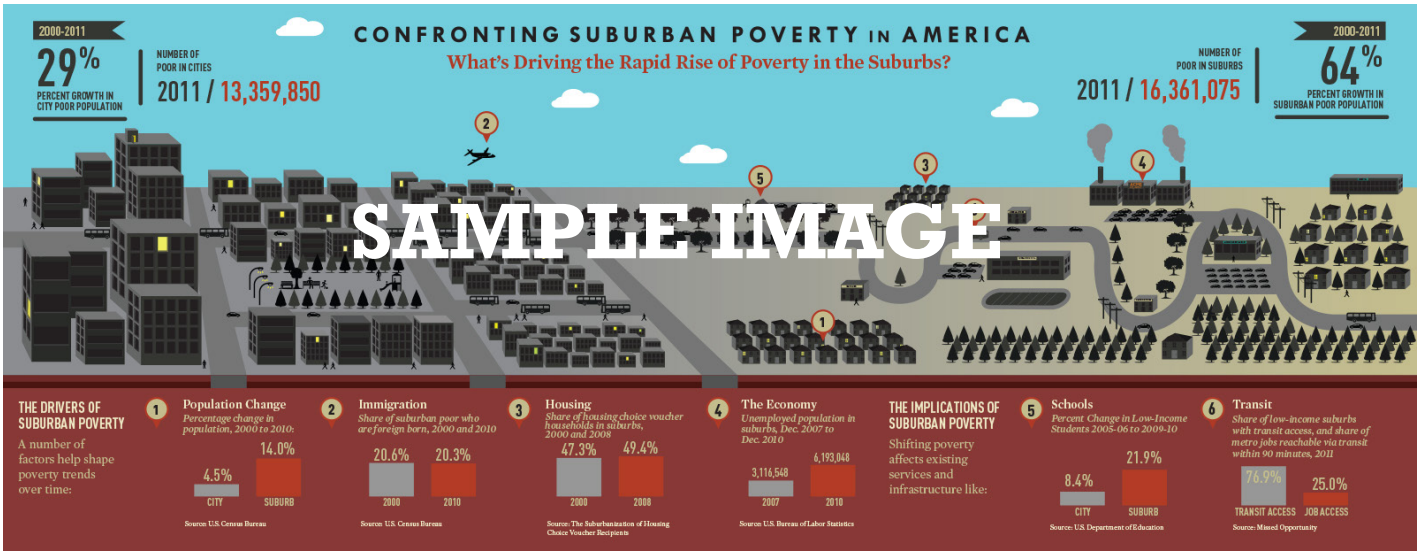
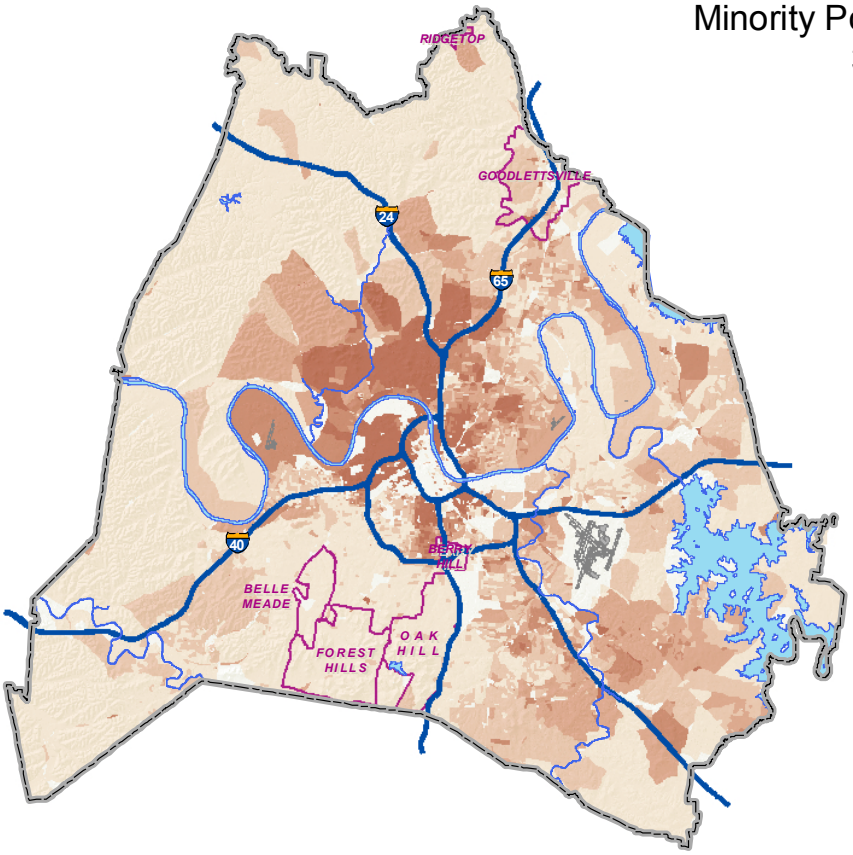

2000-2011
29%
PERCENT GROWTH IN CITY POOR POPULATION
NUMBER OF POOR IN CITIES
2011 / 13,359,850
CONFRONTING SUBURBAN POVERTY IN AMERICA
What's Driving the Rapid Rise of Poverty in the Suburbs?
NUMBER OF POOR IN SUBURBS
2011 / 16,361,075
2000-2011
64%
PERCENT GROWTH IN SUBURBAN POOR POPULATION
SAMPLE IMAGE
THE DRIVERS OF SUBURBAN POVERTY
A number of factors help shape poverty trends over time:
1 Population Change
Percentage change in population, 2000 to 2010:
4.5% CITY
14.0% SUBURB
Source: U.S. Census Bureau
2 Immigration
Share of suburban poor who are foreign born, 2000 and 2010
20.6% 2000
20.3% 2010
Source: U.S. Census Bureau
3 Housing
Share of housing choice voucher households in suburbs, 2000 and 2008
47.3% 2000
49.4% 2008
Source: The Suburbanization of Housing Choice Voucher Recipients
4 The Economy
Unemployed population in suburbs, Dec. 2007 to Dec. 2010
3,116,548 2007
4,193,048 2010
Source: U.S. Bureau of Labor Statistics
THE IMPLICATIONS OF SUBURBAN POVERTY
Shifting poverty affects existing services and infrastructure like:
5 Schools
Percent Change in Low-Income Students 2005-06 to 2009-10
8.4% CITY
21.9% SUBURB
Source: U.S. Department of Education
6 Transit
Share of low-income suburbs with transit access, and share of metro jobs reachable via transit within 90 minutes, 2011
76.9% TRANSIT ACCESS
25.0% JOB ACCESS
Source: Missed Opportunity

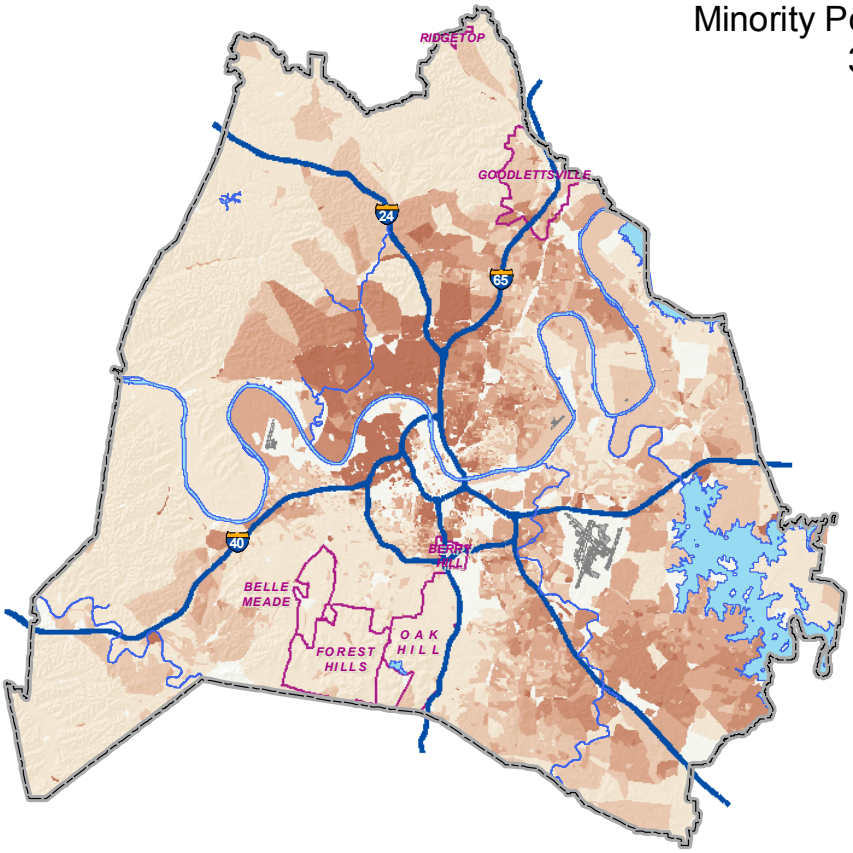


Minority Population - 2000 Census
33% of Total population*

Percentage of Total Minority
By Census Block

- 0% - 9%
- 10% - 26%
- 27% - 49%
- 50% - 78%
- 79% - 100%

*2000 Population in Davidson County was 569,891



Minority Population - 2010 Census
39% of Total Population*

Percentage of Total Minority
By Census Block

- 0% - 11%
- 12% - 29%
- 30% - 52%
- 53% - 79%
- 80% - 100%

*2010 Population in Davidson County was 626,681

Why Multifamily Housing and other Higher Density Housing Contributes to Sense of Place

With the recent economic recession in the U.S. cities of all sizes saw a change in housing demand from single family homes to smaller affordable units in multifamily buildings. Multifamily housing provides housing for young single and families just starting out, and for Baby Boomers who are downsizing. After the recession, multifamily housing became an important option for those who could not afford to purchase a home.

Multifamily are buildings that house more than one family in attached. A common perception by single-family homeowners is that siting higher density, multi-family developments near them will adversely affect their property values. The Metro Nashville Planning Department reviewed several case studies and researched Davidson County property values of single-family neighborhoods with adjacent multi-family developments. The review of these studies and local data suggest that the presence of nearby multi-family development does not adversely affect the value of single-family homes. This also largely is due to how well the multifamily is designed, and how well it blends with its surroundings.

Multifamily buildings and developments can look like high-rise apartment buildings in the Gulch to 1 story townhouses in Hermitage. The broad range of styles and sizes gives home buyers and renters options in prices and location.

schools, community organizations, and neighborhoods are becoming more diverse. And as minorities find new homes in the suburbs, they are setting political firsts, such as Nashville's first Latino Council Person.

Both nationally and locally, the New-Majority are choosing suburbs because in many cases the schools continue to perform better, and parks and other amenities are of higher quality than in 'inner-city' locations. In addition, the New-Majority is finding greater access to jobs in the suburbs as the economy improves. As a result, incomes have remained stable. For example, the Antioch – Priest Lake Community (where the share of Hispanic-Latino and African American population between 2000 and 2010 grew by 214 percent and 84 percent respectively), per capita income rose slightly from $21,578 to $22,122 between 2010 and 2012. Nashville – Davidson County per capita income in 2012 was $28,513.

These positive trends will no doubt continue over the next 25 years if suburban neighborhoods of the future implement land use decisions that consider housing demand, and optimize the relationship between housing, jobs, and transportation. In doing so, suburban communities will meet the needs of those who weathered the "Great Recession" and those who more recently have chosen to call the suburbs home.

Summary

If Nashville's housing market does not match supply to demand, neighborhoods can become over-saturated with incompatible infill development, become unaffordable, and suffer the effects of the economic down-turn, and struggle to aid new residents burdened with increasing transportation costs.

Key Ideas Shaping this Chapter

Given the deficiencies in Nashville's housing market – where supply is not meeting demand, where an increasing number of Nashvillians are cost-burdened, and Nashvillians do not have access to the housing types, location and tenure that fit their needs, the Housing element includes several goals, policies and action items to address Nashville-Davidson County's housing needs in the future.

Creating more context sensitive supply

Declining household sizes, retiring Baby Boomers, and more people looking for walkable neighborhoods are all changing Nashville's housing market. Most of Nashville's future housing is already in existence. New homes will primarily be built by the private market – property owners and developers building or adding new units for sale or rent. (MDHA and non-profit developers will also add supply targeted to low-income households.)

Redevelopment in and close to existing neighborhoods raises many concerns. Rules that ensure new development is appropriate and compatible with its surrounding are important to maintaining quality of life for existing residents, while also accommodating new residents and changing preferences.

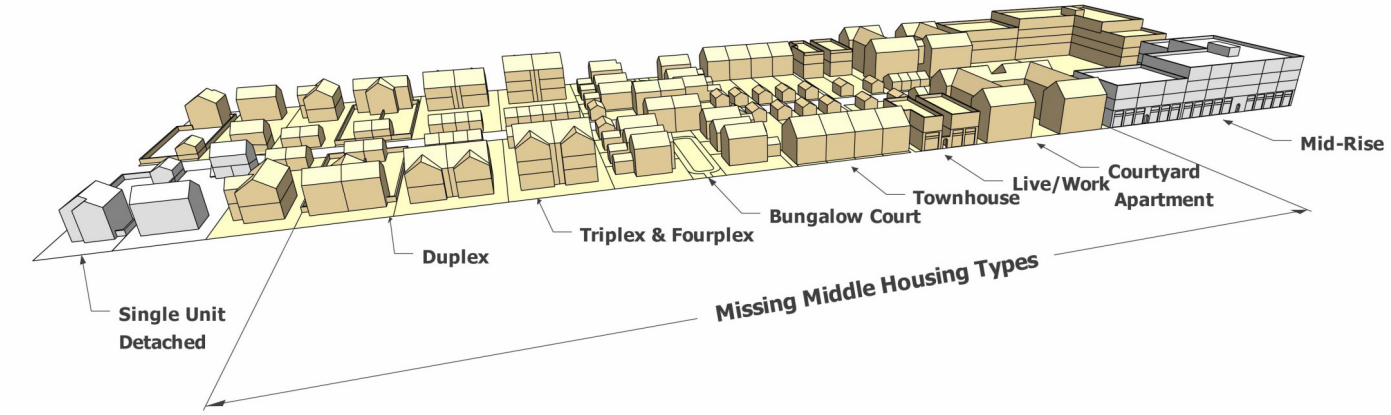
Nashville's housing supply has traditionally provided single family and multi-family housing. In recent years, much of Nashville's residentially-zoned land has been rezoned to allow only single-family detached homes. The housing market is now introducing a significant supply of multi-family housing units in the form of mixed use development or stacked flats. This diversity of housing types reflects the market preferences of downsizing Baby Boomers and Millennials entering the housing market. To keep up with the demand, Nashville's housing supply should look beyond single-family detached developments and mixed use or stacked flats developments and offer a wider variety of housing types.

Called missing middle housing, these housing types include detached accessory dwelling units, alley housing, triplexes, quads, manor houses, courtyard flats and live/work units, offering more choices between yard homes and multi-family buildings.

Missing middle housing can achieve multiple goals in Nashville's housing market. It can be used to create transitions – in height, scale and density - between higher density centers and corridors and single family neighborhoods. When located by prominent corridors or commercial centers, missing middle housing allows more residents near transit, services, retail and other amenities. Finally, missing middle housing can provide new housing options and meet the market demand for smaller units with less maintenance in walkable settings.

Missing middle housing provides options that meet the needs of Nashville's changing owners and renters. Today missing middle housing types are allowed per the zoning code and built in areas with competitive land prices; along corridors and within centers. Where missing middle housing is most effective in creating transitions and housing choice is adjacent to centers and corridors; however, while land prices are more favorable, the zoning is restrictive. Changes to the zoning code and identifying ideal locations to allow for the development of missing middle housing will aid in including this housing type in Nashville's supply.

Missing middle housing types



Addressing the Suburbs: making improvements to meet demand

Suburban communities developed to meet the demands of the previous generation. They can evolve to meet the needs of Nashville's future, if the development decisions of the past are not repeated. Suburban communities in Nashville developed during a time of auto-dominance. As demand shifts to neighborhoods that are more walkable places, suburban communities can be retrofitted to make them more walkable. Enhancing suburban communities in this way will ensure that they remain an equally attractive option in the housing market.

Retrofitting suburban development means identifying how older developments (such as large malls or big box stores) can be rebuilt into walkable community centers. Many of these suburban areas have reached the end of their lifespan, but have valuable assets, such as flat land with few environmental constraints, existing utilities, and proximity to major transportation routes. Sometimes, retrofitting will mean rebuilding the entire area. However, creativity can mean re-using some existing structures and adding new buildings in parking lots to create an internal, walkable street network.

Suburban retrofit enables suburban residents to re-imagine and create places that people want to live close to. This in turn improves the housing market. As the location becomes desirable because of its proximity to services, and amenities, housing prices improve.

Suburban retrofitting also means creating new places that encourage walkability and housing choice. Lenox Village in Nashville is an example of a walkable community that is located in a suburban setting. In it, there are a variety of housing types, and goods and services located within walking distance. Housing types include missing middle homes, mixed use buildings, and single family homes, ranging from on smaller lots for those downsizing to larger lots for those with growing households.

As noted in previous sections, the "suburbanization of poverty" has not occurred solely as lower-income households are displaced to the suburbs. It is also fueled by the recent recession, during which unemployment and softening home values impacted suburban communities as well. This has created two dynamics that require attention over the next 25 years; existing suburban residents trying to recover from the Great Recession and new minority populations discovering new beginnings in the suburbs,

Reverend Barnes – A Champion for Mixed Income Neighborhoods

A mixed-income neighborhood is defined as an area that has households from more than one category of AMI (Area Median Income). These categories are based on HUD's six income categories: very low-income, low-income, moderate-income, high-moderate, high-income, and very high-income. Mixed-income housing is approached in two methods to deconcentrate poverty, "the dominant method is to disperse the poor throughout a metropolitan region by providing them with rental vouchers for use in privately owned housing. The other approach is to combine low-income and higher income households in the same development…" from "Mixed-Income Housing: Unanswered Questions", a study on mixed-income housing in Cityscape: A Journal of Policy Development and Research. Both methods work to disperse the very-low income households to areas with more services and better housing quality. Mixed-income housing can be met through state and local government and/or public housing authorities' initiatives.

Locally, Nashville has seen leadership from Reverend Bill Barnes, who has been an advocate for deconcentration of poverty and mixed income neighborhoods for more than 50 years. Reverend Barnes, who serves on the NashvilleNext Housing Resource Team, has lived in many cities and has studied the long-term effects that concentrated poverty has on its residents. Reverend Barnes and his team have been critical to the implementation of mixed-income and affordable housing, and the establishment of The Barnes Fund for Affordable Housing in 2013. The Barnes Fund is one of many initiatives that help address the need for mixed-income and affordable housing.

From "Effects from Living in Mixed-Income Communities for Low-Income Families," an Urban Institute Report

To address the changing needs of suburban communities, employment, housing choices, and transit that connects residents to jobs throughout the county, should be components of planning for Nashville's future.

Centers in suburban communities should accommodate a mix of employment, services, higher density housing, and other 'place making' amenities. When more people and jobs are located in suburban centers, transit services can be provided more frequently. When transit is provided more frequently, suburban residents then have another choice in getting to and from work, there is less reliance on the car, and transportation costs are reduced. This improves the quality of life and reverses the trend of suburban poverty for suburban residents because residents can spend less on housing and transportation costs, and can afford essential goods and services.

Addressing Housing Affordability – Moving Toward Equitable Development and Mixed Income Neighborhoods

Housing affordability is not just an issue for the very low income. It affects all Nashvillians. As housing becomes less affordable, longtime residents are often displaced. Lower income households are excluded from desirable neighborhoods that provide access to jobs, good schools, retail, and services. This dilutes the financial and social diversity that makes many Nashville neighborhoods unique. Not being able to afford a home can limit job opportunities or opportunities to participate in civic life. Declining affordability creates challenges for economic development efforts. Potential residents may look elsewhere for housing. Housing affordability is not only a problem for the very low income; it's a problem for all of Nashville.

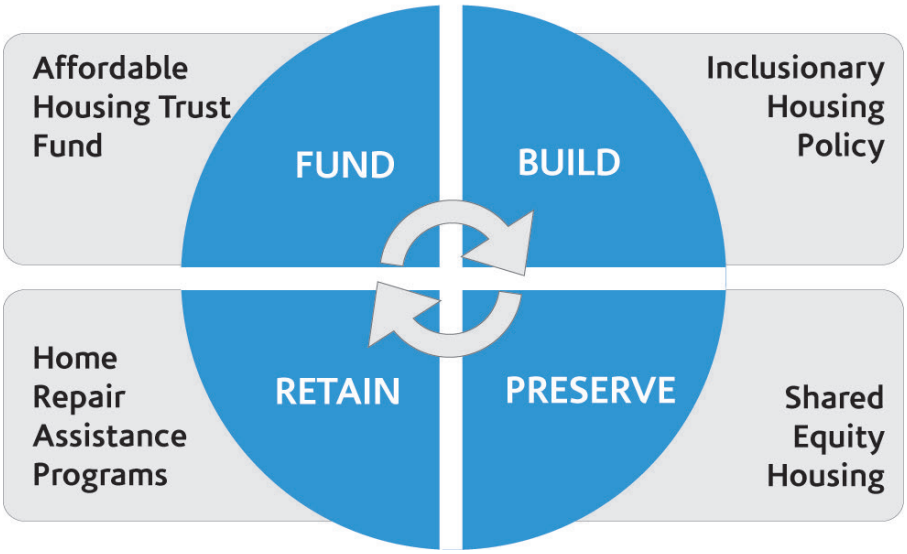
The cost of new housing is mostly driven by location, land costs, construction costs, and other costs for the homeowner (mortgage, taxes, and insurance). Land costs drive the location of moderately priced housing to certain parts of the county. With the exception of public housing, housing that is deemed as more affordable is often located in areas outside of the Nashville's urban core. Interventions in the housing market are needed to ensure that housing affordability occurs county-wide, so that all parts of Nashville include homes that are affordable across different income levels.

With rising housing costs driven by the increasing demand and limited supply of in-demand housing, parts of Nashville will become more and more unaffordable. To ensure that all Nashvillians have safe, affordable housing, Nashville should take steps to ensure affordability and minimize

displacement, especially in high demand neighborhoods and find ways to remain competitive in a regional housing market.

Making Nashville's housing market more equitable requires a four prong approach:

» Fund It – create dedicated financial resources to subsidize equitable development – i.e. affordable housing.
» Build It – create tools to incentivize the market to build affordable housing units.
» Preserve It – create tools that preserve the affordable housing units in perpetuity.
» Retain It – create tools that allow existing residents to remain in their homes, like tax freezes, or home maintenance programs.



Using these tools to intervene in the housing market and create or enhance housing affordability, can help maintain socio-economic diversity. In addition, housing that is affordable becomes equitably distributed throughout the county.

Goals and policies

Goals set broad direction for the plan by applying the Guiding Principles to NashvilleNext's seven plan elements. They identify, for each element, what NashvilleNext is trying to achieve.

Policies extend goals by providing more detail. They give more direct guidance on community decision making, without specifying which tools to use. (Identifying and adopting which tool is a job for actions and implementation.) As implementation occurs, if one particular tool is rejected by the public, the policy guidance remains.

Actions (Volume IV and at the end of this chapter) are short-term steps to carry out these Policies and achieve these Goals. The plan is structured so that the Action plan is updated the most frequently. During the annual update process, actions can be removed if accomplished or if they were deemed infeasible. Removing an action because it's infeasible leaves the overarching Policy in place. During the update, the Planning Department would seek to identify alternate ways of accomplishing the policy.

Related plans

With a strong commitment to annual updates and review, the General Plan is able to play a key role in providing coordination between other agencies and plans. It helps other departments understand long-term goals and how their work shapes that, even if they must focus on short-term needs that are out of step with the long-term plan. For example, the long-term vision for transit is to build a high-capacity transit network operating along major corridors, with few deviations from those corridors. In the short-term, MTA needs to conduct its operations to connect to riders, who may not live along those major corridors. Eventually, MTA operations should merge with the long-range vision, but it will take time to build the infrastructure and housing to support the high-capacity network.

Thus, Element chapters highlight related plans when discussing NashvilleNext Goals & Policies.

Much of what Nashvillians want for the future goes beyond what Metro can achieve on its own. Partnerships with community groups, non-profits, and the private sector are critical.

» Homelessness Commission
» MDHA Consolidated Plans

H Goal 1

Nashville maintains economic and social diversity. Housing choices are affordable, available, and accessible to all new and existing Nashvillians.

H policy 1.1

Develop innovative financing programs to provide afford¬able housing for all Nashvillians.

H policy 1.2

Develop standards that guide the design, location, and con¬struction of affordable housing across all neighborhoods.

H policy 1.3

Provide real transit options to lessen the cost burden, and increase housing affordability. Provide real transit options to also access affordable housing, jobs, services and ameni¬ties.

H policy 1.4

Provide access to affordable housing and support programs for the homeless and Nashvillians with very low-incomes.

H policy 1.5

Support private, public and non-profit housing providers so that they can provide safe and accessible affordable hous¬ing.

H Goal 2

Nashville has a strong and diverse housing market that embraces changing housing demand.

H policy 2.1

Create real housing choices in rural, suburban, and urban areas that respect the rural, suburban and urban develop¬ment patterns.

H policy 2.2

Create tools that encourage context sensitive development in Nashville's neighborhoods. Work with developers to develop in a context sensitive manner.

H Goal 3

Reduce the negative effects of gentrification in Nashville's growing residential markets. Ensure that residents of all in¬comes and both renters and owners take part in and benefit from neighborhood improvements.

H policy 3.1

Create programs that reduce displacement and exclusion within changing neighborhoods. Create programs that focus on the social, financial, and physical effects of neighbor¬hood change..

H policy 3.2

Create more transit, public services and employment in sub¬urban areas to make these communities easier to live, work and play in regardless of the residents' income.

H Goal 4

Nashville's neighborhoods have strong community networks that include residents and supportive orga¬nizations and services. The way the neighborhood is built – with homes, parks, streets, and services – pro¬motes real access and social interaction.

H policy 4.1

Create strong neighborhoods by enhancing existing neigh¬borhood programs and public processes. Empower more residents to take part in policy and decision making.

H policy 4.2

Strengthen neighborhoods by making them safe and easy to get to and around. Pay special attention to safety and ac¬cess for Nashvillians who are disabled, elderly or have very low incomes.

#	H Goal	Policy	Action	Time frame	Responsible party
1	**1**		**Nashville maintains economic and social diversity. Housing choices are affordable, available, and accessible to all new and existing Nashvillians.**		
2		**1.1**	Develop innovative tools and financing programs to provide affordable housing for all Nashvillians.		
3		1.1.1	Adopt a mandatory Inclusionary Zoning Ordinance that ensures long-term affordability, creates affordable housing units specifically in high-growth areas as defined in the Future Growth and Preservation map, and areas where there is currently no affordability. The ordinance should include an equitable in-lieu fee.	Short term	Metro Planning, Metro Council, Mayor's Office
4		1.1.2	Secure recurring, public funding for The Barnes Housing Trust Fund which funds non-profit projects for those 80 percent and below the Average Median Income, to support current operations and amendments to the governing rules of the Barnes Fund as necessary to allow it flexibility to create, preserve, retain and maintain affordable housing; for example, providing grant monies for home ownership, home repair, and to pursue other unique financing strategies in addition to grants.	Short term	Barnes Fund, Mayor's Office, Planning, The Housing Fund
5		1.1.3	Expand existing shared-equity housing loans programs with additional capital, providing another tool for individuals to secure homeownership of affordable housing.	Long term	The Housing Fund
6		1.1.4	As Metro Nashville Government grows its affordable housing programs and tools, assess the need and identify best practices for an institutional structure within Metro Nashville/Davidson County government to implement and manage affordable housing tools and programs, promote those tools and programs in order to achieve countywide housing affordability, and monitor the impact and costs effectiveness of the tools. Make appropriate recommendations to Mayor and City Council to encourage and provide affordable housing in Nashville beyond the affordable housing provided by MDHA for the very low income.	Long term	Metro Planning
7		**1.2**	Develop standards that guide the design, location and construction of affordable housing across all neighborhoods.		
8		1.2.1	Create an affordable housing design book as a guide for developers interested in creating affordable housing units. The design book would provide guidance on building and site design to help the affordable housing complement the neighborhood context and to ensure that affordable units are accessible to all residents through visitability concepts.	Mid term	Metro Planning
9		**1.3**	Provide real transit options to lessen the cost burden and increase housing affordability. Provide real transit options to also access affordable housing, jobs, services and amenities.		

#	H Goal	Policy	Action	Time frame	Responsible party
10		**1.4**	Provide access to affordable housing and support programs for the homeless and Nashvillians with very low incomes.		
		1.4.1	As Metro Nashville Government grows its programs and tools to create, preserve, retain, and maintain affordable housing, coordinate with MDHA on the strategic use federal funds and programs with local funds and programs.	Short term & On-going	Metro Planning, MDHA
11		1.4.2	Coordinate with the Mayor's Office and MDHA on the strategic use of TIF funds for incentives (e.g. land acquisition, public infrastructure, alternative power projects) that would support the creation, preservation, enhancement of affordable housing.	Short term	Metro Planning, Mayor's Office, MDHA
12		1.4.3	Redevelop appropriate public housing sites with the goals of creating permanently affordable housing units, creating mixed income communities where feasible, avoiding permanent displacement of current residents, engaging the residents and surrounding community in planning for each site, and providing sites for needed Metro facilities (libraries, schools, etc.) as appropriate.	Mid term and on-going	MDHA
13		1.4.4	Support the Homelessness Commission and the goals and actions of its Strategic Plan (to be completed in 2015, afterwhich this action may be expanded).	Short term	Homelessness Commission, Mayor's Office
14		1.4.5	Scale up existing housing initiatives to follow the Housing First Program model, that provides affordable housing units with reduced barriers essential on site services such as case management and counseling. A 'housing first' program moves homeless individuals immediately from the streets or homeless shelters to permanent housing, stressing that stable housing should be the first step in stabilizing one's life.	Mid term	Homelessness Commission, Mayor's Office
15		1.4.6	Create an open centralized data collection system that easily directs homelessness service providers to resources.	Mid term	Homelessness Commission, Mayor's Office
16		**1.5**	Support private, public and non-profit housing providers so that they can provide safe and accessible affordable housing.		
17		1.5.1	Establish a program to assist in capacity building in Nashville's non-profit affordable housing providers to enhance their ability to create, preserve, retain and maintain affordable housing in Nashville/Davidson County.	Short term	The Housing Fund
18		1.5.2	Research the feasibility of tax reimbursement programs to offset the cost of providing affordable housing at all incomes levels; i.e. ranging from housing for the homeless, to workforce housing.	Short Term	Metro Planning, Metro Council

#	H Goal	Policy	Action	Time frame	Responsible party
19		1.5.3	Assess whether any Metro fees and processes could be reduced and/or expedited for developments providing affordable housing.	Mid term	Metro Planning, Coordinate with Metro Agencies (e.g. Metro Codes, Metro Water Services, Metro Public Works)
20		1.5.4	Create an Affordable Housing Advisor position to be housed in the Development Services One-Stop-Shop. This position would serve on Design Review Committee and uphold the ideals of equitable development during design review, act as a resource and guide for non-profit and for-profit affordable housing developers.	Short term	Planning, Mayor's Office, Metro Council (budget)
21	**2**		**Nashville has a strong and diverse housing market that embraces changing housing demand.**		
22		**2.1**	Create real housing choices in rural, suburban, and urban areas that respect the rural, suburban and urban development patterns.		
23		2.1.1	Amend the zoning code and subdivision regulations as needed to provide increased opportunities for innovative housing types including, but not limited to, accessory dwelling units, alley houses, cottage developments, triplexes, quads, manor houses and courtyard flats. Consider the appropriateness of each housing type in rural, suburban and urban settings to ensure that the infill development is sensitive to its context.	Short term or as needed	Metro Planning, Metro Council
24		**2.2**	Create tools that encourage context sensitive development in Nashville's neighborhoods. Work with developers to develop in a context sensitive manner.		
25		2.2.1	Create a residential form based code that addresses compatible infill development given a neighborhood's context (rural, urban, suburban), as well as visitability (housing that is accessible to all) specifically for development that occurs within the interior of Nashville's diverse neighborhoods.	Short term	Metro Planning, Metro Council
26		2.2.2	Promote the Metro Planning Urban Design Studio as a component of the Development Services One-Stop-Shop, encouraging development applicants to visit with Metro Planning Urban Designers to address design-related development issues.	Short term	Metro Planning
27	**3**		**Reduce the negative effects of gentrification in Nashville's growing residential markets. Ensure that residents of all incomes and both renters and owners take part in, and benefit from, neighborhood improvements.**		

#	H Goal	Policy	Action	Time frame	Responsible party
28		**3.1**	Create programs that reduce displacement and exclusion within changing neighborhoods. Create programs that focus on the social, financial, and physical effects of neighborhood change.		
29		3.1.1	Explore ways to expand existing home repair assistance programs in Nashville by convening current home repair program providers to: assess the current reach of programming compared to the need; determine if greater efficiencies could be gained through coordinated efforts; identify opportunities and barriers to expanding programming; determine what additional resources are needed for expansion; and establish how program efficacy and reach could be measured.	Short term	Rebuilding Together, MDHA, The Housing Fund
30		3.1.2	Research the feasibility of a deferred tax program to address housing affordability for long-term, non-elderly residents in identified gentrifying neighborhoods.	Mid term	Metro Legal, Metro Planning, Metro Council, State?
31		3.2.2	Create more transit, public services and employment in suburban areas to make these communities easier to live work and play in regardless of the residents' income.		
32	**4**		**Nashville's neighborhoods have strong community networks that include residents and supportive organizations and services. The way the neighborhood is built - with homes, parks, streets, and services - promotes real access and social interaction.**		
33		**4.1**	Create strong neighborhoods by enhancing existing neighborhood programs and public processes. Empower more residents to take part in policy and decision making.		
34		4.1.1	Evaluate the Landlord Registration Program to increase the usefulness of the program by - (1) increasing the annual registration fee to help fund a housing market monitoring tool (see action item 4.1.3) and (2) requiring additional rental market data from landlords for the housing market monitoring tool.	Long term	Metro Planning, Metro Codes Department
35		4.1.2	Create a system to monitor housing affordability and the housing market in general to track areas susceptible to gentrification and areas where opportunity exists to provide more affordable housing. Use this data as a means of tracking weak, improving, and strong neighborhoods to create and/or target appropriate affordable housing tools.	Short term	Metro Planning

#	H Goal	Policy	Action	Time frame	Responsible party
36		4.1.3	Create a community engagement process around the concept of Equitable Development whereby a community develops a vision for equitable development and identifies ideal affordable housing and economic development tools to achieve equitable development. The end product would be similar to that of the Wedgewood Houston Neighborhood's Council on Affordable Living report, which defines a mission as it relates to housing, sustainable development, and outlines community engagement goals for-profit and non-profit developers.	Short term and on-going	Metro Planning, MOON, NRC, Civic Design Center
37		4.1.4	Study the feasibility and structure of a Community Benefit Agreement policy for large scale development projects in targeted neighborhoods.	Mid Term	Metro Planning
38		4.1.5	Create an educational and marketing campaign for elected and appointed officials and the general public around the issue of housing affordability, affordable housing and equitable development. The goal of the campaign is educate the general public on housing affordability and the tools to achieved it.	Short term	Civic Design Center, The Barnes Fund, The Housing Fund, MDHA, Affordable Housing Providers, NRC, GNAR, MOON
39		**4.2**	**Strengthen neighborhoods by making them safe and easy to get to and around. Pay special attention to safety and access for Nashvillians who are disabled, elderly or have very low incomes.**		