



# Metro Housing Division

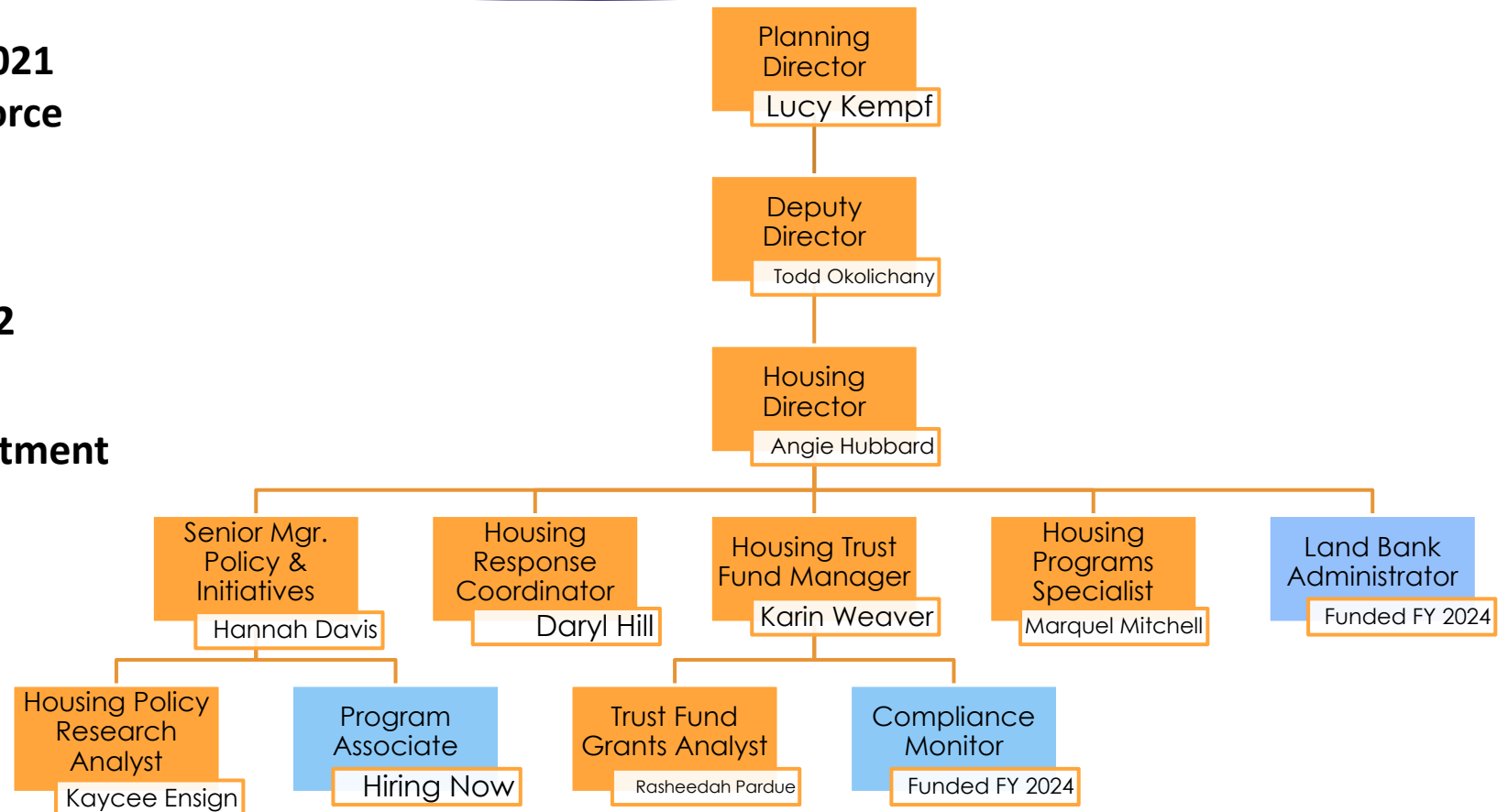
**ANGIE HUBBARD, DIRECTOR**



**Who are we?**

# Structure & Organization

- ▶ Recommendation of the 2021 Affordable Housing Task Force Report
- ▶ Established January 3, 2022
- ▶ Within the Planning Department



# Context

January  
2022  
3 Staff

July  
2023  
7 Staff

January  
2024  
10 Staff



# Housing Division Values & Beliefs

- ❖ **VISION:** Every Nashvillian has housing security.
- ❖ **MISSION:** Through robust community engagement and current reliable data, align systems and resources to advance resident-centric and neighborhood appropriate housing solutions and address long-standing housing inequities.
- ❖ **BUSINESS ENVIRONMENT:** We operate in a politically charged environment in which housing needs far outpace resources, capacity, and realistic timeframes.
- ❖ **GUIDING PRINCIPLES:** The following guiding principles must be reflected in all aspects of our work:
  1. Address housing inequities, especially racial inequities.
  2. Pursue innovative and creative solutions.
  3. Connect people to each other and to resources and opportunities and make these pathways accessible to all.
  4. Create resilient solutions support residents and communities in preparing for and recovering from economic and climate-related shocks and stressors.
- ❖ **GUIDEPOST:** 2021 Affordable Housing Task Force Report



**What is our focus?**

# Starting Point

- ▶ Affordable Housing Task Force Report: [Affordable-Housing-Task-Force-Report-2021.pdf \(nashville.gov\)](#)
  - Implement high priority recommendations
- ▶ Build staff capacity
- ▶ Lay groundwork for comprehensive housing strategy

52,000  
units by  
2030 for  
≤80% AMI

What is affordable?

Metro Nashville Area				
2022 Area Median Income (AMI) and 2021 Median Household Income (MHI)				
Sources: AMI - US Department of Housing and Urban Development (2022); MHI - Census American Community Survey (2021)**				
	1-person household	2-person household	3-person household	4-person household
30% of AMI	\$19,850	\$22,650	\$25,500	\$28,300
50% of AMI	\$33,050	\$37,750	\$42,450	\$47,150
60% of AMI	\$39,660	\$45,300	\$50,940	\$56,580
75% of AMI*	\$49,500	\$56,600	\$63,650	\$70,700
80% of AMI	\$52,850	\$60,400	\$67,950	\$75,450
100% of AMI*	\$66,050	\$75,450	\$84,900	\$94,300
Median Household Income (Census)	\$41,378	\$83,494	\$88,907	\$88,444
Area Median Income & Median Household Income	AMI for Metro Nashville Area (all households)		MHI for Davidson County (all households)	
	\$96,700		\$65,348	

\*HUD does not publish a calculation for this AMI target. The calculations for 75% and 100% of the AMI were prepared by the Tennessee Housing Development Agency.

\*\* The Area Median Income for Metro Nashville includes a ten county census. The Median Household Income includes only Davidson County.



Equity Lens

AFFORDABLE  
HOUSING

≠

FAIR HOUSING



**What are we doing?**

# Approach to Housing Security

## Build New

- Funding
- Incentives
- Property

## Increase Access

- Connect to Resources
- Lower Barriers
- Fair Housing

## Preserve Existing

- Funding
- Tax Assistance
- Rehabilitation

## Promote Stability

- Tenant Protections
- Loss Prevention
- Fair Housing

# Limitations

Zoning  
Requirements

Rent  
Control

Private  
Sales

Tenant  
Rights



# Primary Functions





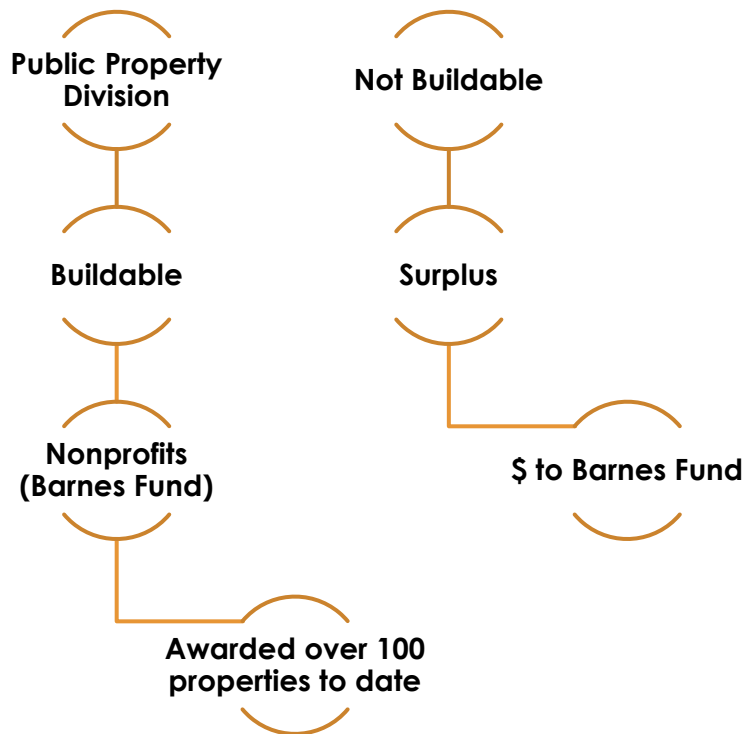
# Strategic Initiatives

# Communications & Outreach

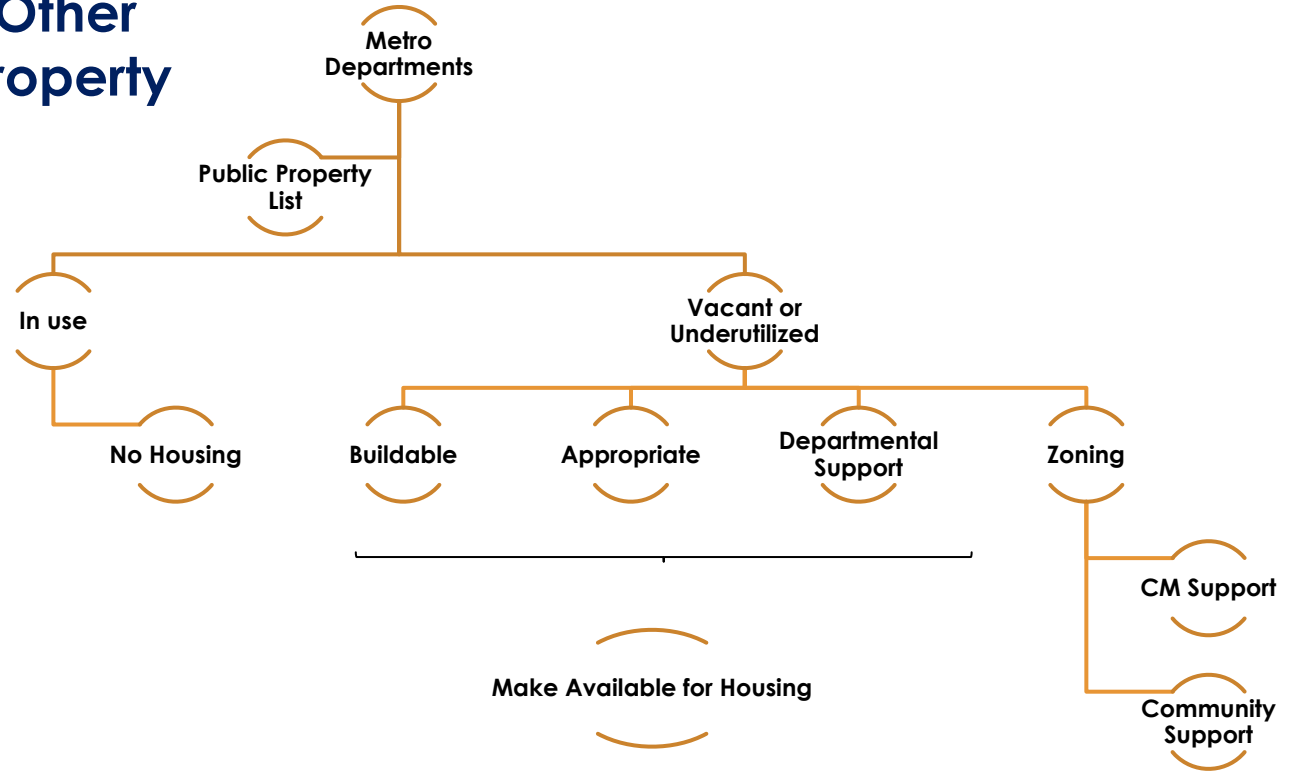


# Property Utilization

## Delinquent Tax Properties



## Other Property





# Unified Housing Strategy

## Objectives

- ▶ Create & preserve a sufficient supply of permanent housing options affordable to Nashvillians at all income levels.
- ▶ Address historical housing inequities.
- ▶ Support residents with resources & policies to achieve & maintain housing security & stability.
- ▶ Ensure that Nashville's housing stock & systems are sustainable & resilient.





# Data & Policy Work

# Data Management

## Accomplishments

- Full Barnes Fund Inventory
- 1st Housing Dashboard: [Workbook: AH-Dashboard \(nashville.gov\)](https://www.nashville.gov/workbook-ah-dashboard)
- Housing Security Data Roundtable

## Challenges

- Correct Metrics
- Timely, Consistent & Accessible Data
- Interagency Cooperation

## Opportunities

- Comprehensive, Unduplicated Inventory
- Better Data Sources
- Dashboard Overhaul

# Housing Security Roundtable

## ▶ Purpose

- ❑ To create a shared understanding of housing security; the elements that influence it; and the impacts housing security has on our community
- ❑ Learn about new research and data tools that can be used to inform our programs and policies
- ❑ Increase collaboration across agencies dedicated to advancing the social and economic well-being of Nashvillians

## ▶ Partners

- ❑ Metro Nashville Planning Department
- ❑ Metro Nashville Social Service
- ❑ Metro Nashville Public Health Department
- ❑ Metro Nashville Office of Homeless Services
- ❑ Greater Nashville Regional Council
- ❑ Nashville Area Chamber of Commerce
- ❑ Metropolitan Development and Housing Agency
- ❑ Tennessee Housing Development Agency
- ❑ Greater Nashville's Realtor Association

# Housing Fact Sheets

- ▶ **Purpose: address the main questions/concerns shared by community members about affordable housing**
- ▶ **Examples:**
  - ❑ **What we mean by affordable housing**
  - ❑ **What is housing cost burden**
  - ❑ **What is the Area Median Income**
  - ❑ **What professionals in Nashville would be eligible for affordable housing**



# Resident Resources

# Resource Connections

## Help with

- ▶ Locating housing
- ▶ Making utility, rent, or mortgage payments
- ▶ Making repairs or weatherization improvements to my home
- ▶ Making my home more accessible
- ▶ Paying my property taxes
- ▶ With services for Older Adults (age 62+)
- ▶ Understanding my fair housing & tenant rights
- ▶ Becoming a homeowner

## Other work

- ▶ Constituent inquiries
- ▶ Displacement coordination (*in development*)
  - Redevelopment
  - Natural disasters

# Developer Tools



# At-A-Glance

Program	Rental New Construction	Rental Rehab	Homeownership New Construction	Owner - Occupied Rehab**	Rental Assistance	Enhanced Infrastructure Improvements
Barnes Fund	≤60% AMI*	N/A	≤80% AMI*	≤80% AMI	N/A	N/A
CHIP	***	***	***	N/A	N/A	100% units @ ≤80%
Mixed-Income PILOT	≤75% AMI	≤75% AMI	N/A	N/A	N/A	N/A
Permit & Departmental Priority Review	See eligibility criteria.			N/A	N/A	N/A

\*Includes funding for acquisition.

\*\*Indicates funding available to organizations to undertake for owner-occupied rehab. This does not indicate assistance available directly to homeowners.

\*\*\*Types of housing projects eligible.

# Overview

## Barnes Fund

- Grants to nonprofits
- Competitive process
- Overseen by Housing Trust Fund Commission
- Funded annually through operating budget

## CHIP

- Connecting housing to infrastructure program
- Grants for enhanced mobility-related improvements
- For projects with 100% income-restricted housing
- Funded through Capital Spending Plan

## Mixed-Income PILOT

- Property tax abatements
- Create affordability in developments that would otherwise not have affordability
- Priority for projects along corridors & in high opportunity areas

# ARPA Targeted Programs

- ▶ **Pathways to Equitable Homeownership (\$10,000,000)**
  - ❑ Collective or shared equity housing (\$9.5 million) – *Barnes funding round opening late summer 2023*
  - ❑ Equitable homeownership network (\$500,000) – *RFP issued Fall 2023*
- ▶ **Housing Opportunities for Older Adults (\$8,000,000)**
  - ❑ Rental housing for 62+ (\$6.5 million) – *funding awarded*
  - ❑ Shared Housing Improvements (\$1.2 million) – *Barnes funding round opening late summer 2023*
  - ❑ Homesharing Technology Pilot (\$300,000) program – *RFP currently open*
- ▶ **Innovative Housing Solutions (\$7,000,000)**
  - ❑ Co-op housing for families (\$7 million) - *Barnes funding round opening late summer 2023*

# Coming soon – Nashville Catalyst Fund

- **Nimble**
- **Access to capital for**
- **Mission developers (non- and for-profit) to**
- **Preserve existing regulated & unregulated affordable housing &**
- **Accelerate the creation of high-impact affordable housing**

# IDB Role

**Metro Housing Strategy**

**Developer Tools**

**IDB Incentives**

**Policy Alignment**

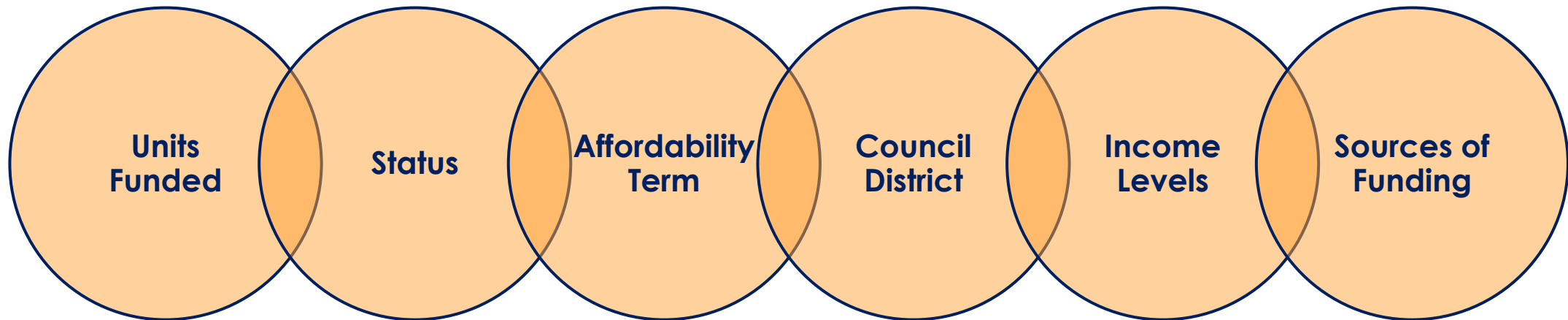
**Income Targets**

**Data & Reporting**

# Data & Reporting Requirements

**BL2023-1742  
(April 2023)**

- Requires Housing Division to maintain public dashboard
- For all income-restricted units subsidized through a Metro resource
- Such as grants, loans, property awards, and tax incentives and abatements
- Administered by a Metro agency, board or commission, or on behalf of Metro



# Contact Us

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