

Unified Housing Strategy

Executive Summary

July 2025



Nashville has long been a city that attracts families, individuals, and businesses drawn to its dynamic economy, connected communities, and unique neighborhoods. For decades, people have come here to build their lives, expand economic opportunities, and become part of a city that blends culture, innovation, and a strong sense of belonging. However, as Nashville's success has accelerated, so too have its housing challenges—threatening to become a barrier to the very prosperity that has made our city thrive.

This document makes clear that Nashville's housing landscape is defined by both opportunities and challenges. The need is immense, and the Metropolitan Government of Nashville-Davidson County (Metro) cannot tackle it alone - no government entity can. The Unified Housing Strategy (UHS) is an open palm and call to action, inviting the philanthropic, corporate, public, and private sectors to partner with Metro in addressing Nashville's housing needs. The next phase of this effort will be a working collaboration, building on the analysis presented in the UHS. Working towards a shared vision takes investment and time – but it is well worth the effort as partnership has the potential to increase our collective impact. The Community Foundation of Middle Tennessee is taking a lead role in this work, securing funding for a facilitated leadership group to magnify and enhance the work that Imagine Nashville and the UHS have begun.

Importantly, the UHS is a living strategy, designed to evolve alongside Nashville's shifting economic, policy, and housing landscape. As of this writing, the federal government policy continuity in a wide range of housing, homelessness, and social support is evolving and government funding at previous levels may not be sustained. A deeply uncertain economic environment and subsequent federal policy actions could pull on all our partners—public, philanthropic and for -profit entities—impacting efforts in ways we aren't yet anticipating. As conditions shift, so too must the approaches used to address affordability and housing stability, ensuring that the city remains resilient in the face of uncertainty

Housing security is economic security, for individuals and families, as well as the city itself. Housing's importance to the overall economy cannot be overstated. According to the U.S. Chamber of Commerce, the housing shortage not only burdens homeowners and renters, but has cost states billions in economic output, personal income, and jobs. Further, the U.S. Chamber reports that in Tennessee alone, the economic housing shortage has resulted in \$8.42 billion in lost economic output, \$5.41 billion in less personal income, and over 70,000 jobs not generated from 2008-2025. Addressing housing challenges is essential for stabilizing markets and supporting long-term economic growth.

Sustained population and economic growth have increased pressure on housing affordability across Davidson County with uneven impacts on different neighborhoods and demographic groups across the socioeconomic spectrum. In recent years, home values and rents have risen faster than most household incomes. Rent growth has outpaced incomes over the past five years, particularly for renters without a college degree, who face an almost \$900 gap between the median rent and what they can afford. This trend is also true for homeowners. While affordable homeownership was once an advantage in Davidson County, home values have surged more than 40% since 2019, while incomes have grown only by 19%, making homeownership increasingly unattainable for those earning under \$100,000 annually.

What is “Affordable Housing”?

Housing Division Application

- **Affordable housing** - housing restricted to households earning $\leq 80\%$ AMI

State Definitions*

- **Affordable housing** - Housing that, on an annual basis, costs 30% or less than the estimated median household income for households earning $\leq 60\%$ of the Area Median Income (AMI), adjusted for family size.
- **Workforce Housing** - Housing that, on an annual basis, costs 30% or less than the estimated median household income for households earning more than 60% but not exceeding 120% of the AMI, adjusted for family size.

HUD Definitions

- **Affordable Housing** - Housing where the occupant is paying no more than 30% of gross income for housing costs, including utilities.
- **Cost Burden** - Spending more than 30% of income on housing costs, including rent, mortgage payments, utilities, and other fees.

Another critical measure of housing affordability is cost burden. A household is considered cost burdened if they spend more than 30% of their gross income on housing costs. Most recent Census data showed that nearly half (49%) of all Nashville's renters and 22% of all homeowners were cost burdened. Across both homeowners and renters, certain cohorts, such as seniors, single-parent households, and Black and Brown households are cost burdened at higher rates, based on Census data. Households that are cost burdened, particularly those at the lower end of the income spectrum, may be forced to choose between rent and other essentials, such as food or medicine. Reducing cost burden across all income levels not only improves quality of life and housing security but may also contribute to a stronger economy where more households have greater financial flexibility to spend and invest locally.

Nashville's housing challenges stem from a combination of factors, including limited housing supply, rising demand, funding constraints, and regulatory barriers. One of the primary drivers of housing affordability is the imbalance between housing supply and demand – when the availability of homes fails to keep pace with population growth – impeding residents' ability to find housing that meets their affordability and broader needs. The shortage of housing affordable across a range of income levels suggests that new housing construction hasn't matched the demand to live in Nashville. The overall balance of demand and supply for housing in Nashville shapes the context in which everything else happens. When regulations and market forces make it more expensive to build new housing, higher-income households end up buying moderately priced homes instead. They often renovate and upgrade these homes, making them even less affordable. This pushes middle-income buyers to look for lower-priced homes, which in turn puts pressure on lower-income households, leaving them with fewer options. As this cycle continues, Nashville's ability to stabilize housing becomes more challenging— funding for affordable housing doesn't go as far because as land and building costs rise, more money is needed for emergency housing assistance, and more people are at risk of becoming homeless.

Who needs affordable housing?

Housing is generally considered affordable when households are spending no more than 30% of their gross income on housing costs which included rent and other expenses like utilities. Every dollar that goes to housing is a dollar that cannot go to other needs, including food, clothing, childcare, education, and saving for emergencies and the future.

An employee working full time (40 hours) earning minimum wage earns on average \$22k/year (<30% AMI)
Affordable housing costs would be ~\$550/mo.

Hotel clerks earn on average \$33k/year. (<50% of the AMI)
Affordable housing costs would be ~\$825/mo

Hairstylists earn on average \$43k/year (<60% of the AMI)
Affordable housing costs would be ~\$1,075/mo

Family social worker earns on average \$57k/year (<80% of the AMI)
Affordable housing costs would be ~\$1425/mo.

Source: Bureau of Labor Statistics



Source: Tennessee Housing Development Agency

Recognizing our growing affordability challenges, the Nashville community, including both the private and public sector, has embarked on multiple efforts to identify, address, mitigate and remove barriers to housing insecurity. These efforts involve a variety of methods, including increasing investment, implementing new policies, studying best practices, expanding local capacity, and modifying regulatory processes. Instrumental to mobilizing our city's housing efforts was the release of the [Affordable Housing Task Force report](#). In 2021, Mayor Cooper convened an Affordable Housing Task Force, consisting of 22 members across government and non-government experts, to provide information on the city's affordable housing challenges and to provide recommendations for how Metro could increase affordable housing. The report laid out an initial list of housing policy and program recommendations, many of which have been implemented today. One of the primary recommendations called on Metro to establish a dedicated department or entity outside of the Mayor's Office to focus on affordable housing and lead the development of a global, long-term housing plan, the genesis for the Unified Housing Strategy (UHS). Metro quickly acted on the Task Force's recommendation, creating the Housing Division in January 2022, located within the Planning Department. Beginning in 2022 with three staff, today the Housing Division is a team of ten. In addition, Metro created a separate Office of Homeless Services (OHS) and maintains a collaborative relationship with the Metropolitan Development and Housing Agency (MDHA), both agencies are critical partners in affecting task force recommendations.

Furthering the recommendations of the task force, Nashville launched its first-ever comprehensive housing strategy in 2024 to expand access to safe, stable, and affordable housing for all residents. The Unified Housing Strategy is an important first step toward a plan that unites every key partner in our housing ecosystem—public, private, and philanthropic—to ensure a more effective, coordinated approach to tackling affordability. Nashville's affordability issues are complex and cannot be solved by a single agency, policy, or tool. However, implementing the Unified Housing Strategy through a collective approach can help the community address these issues in a more effective and intentional manner. By utilizing a multifaceted set of coordinated strategies, Nashville can create lasting solutions that enable residents to not only stay here but thrive here.

Developing a Unified Housing Strategy

First, the significant contributions and leadership of Nashville's housing partners should be acknowledged. The city's housing ecosystem is driven by bold leadership, innovative solutions, and a shared commitment to ensuring that all Nashvillians have access to stable and affordable homes. In 2024, this collective effort yielded significant milestones. The Metropolitan Development and Housing Agency (MDHA) surpassed 10,000 affordable apartments through its Payment in Lieu of Taxes program, supporting both the creation and preservation of much-needed housing. Metro also celebrated the opening of its first permanent supportive housing (PSH) facility launched by the standalone Office of Homeless Services (OHS), the Strobel House, providing 90 homes for individuals experiencing homelessness. Also, OHS has helped an average of 2,000 households secure stable housing through critical support and security deposits and expanded housing options that have kept 88% of unsheltered individuals housed which has contributed to a 45% decrease in deaths among people experiencing homelessness within one year. Metro's Housing Division, in partnership with the Community Foundation of Middle Tennessee and other funding partners, launched the Nashville Catalyst Fund—an innovative financial tool designed to accelerate housing development and preservation. These achievements represent just a fraction of the tireless work being done across Nashville to strengthen housing security and reflect the unwavering dedication of the city's many public and private partners.

The development of the Unified Housing Strategy builds on the strengths of these individual entities and suggests working towards a more coordinated approach would elevate our collective impact. The UHS began in April 2024, guided by a rigorous process that combined community engagement, data analysis, and research on best practices from across the nation. Led by Metro Nashville's Housing Division – in coordination with other Metro agencies and departments – the effort was supported by HR&A Advisors; MEPR Agency; Pillars Development, LLC; and Spencer Rose Consulting, LLC—each bringing expertise in housing policy, community engagement, real estate development, and strategic planning. The process was built upon a foundation of stakeholder input and data-driven insights. It included an in-depth market analysis, an evaluation of existing programs and policies, and a review of successful housing strategies from other cities.

A core element of the UHS development was an extensive community engagement effort to ensure the strategy reflected the lived experiences and needs of Nashville’s residents. In summer 2024, the Housing Division and MEPR Agency hosted 12 community listening sessions, including four open sessions and eight targeted discussions with community-based organizations—known as UHS Community Ambassadors—representing populations disproportionately impacted by housing insecurity. These sessions, combined with a public survey and stakeholder roundtables, provided valuable input from residents, housing developers, service providers, researchers, government officials, and community advocates.

Community Ambassador Organization	Populations Served
AgeWell Middle Tennessee	Older Adults
The Contributor	People who are unhoused, including people who have lived experience of being unhoused
Monroe Harding	Opportunity youth (ages 16-26) who may be homeless, housing insecure, or in subsidized housing
Nashville Organized for Action and Hope (NOAH)	Historically underserved communities, including low-income and low wage workers, individuals experiencing housing challenges, and African-Americans
Neighbor 2 Neighbor	Neighborhood leaders and neighborhood associations
Stand Up Nashville	Working Class
Tennessee Disability Coalition	All Tennesseans with disabilities
Tennessee Immigrant and Refugee Rights Coalition (TIRRC)	Immigrants and Refugees
Urban League of Middle Tennessee	African-Americans and other historically underserved groups

Alongside community engagement, a comprehensive analysis of Nashville’s housing ecosystem, regulatory framework, and available resources was conducted to identify gaps, opportunities, and inefficiencies. The ecosystem analysis evaluated the capacity of public and private entities working to support housing security and stability, identifying strengths, gaps, and inefficiencies in the current system. The resource analysis examined existing local, state, and federal funding, property assets, and incentives to assess their impact on housing affordability. Lastly, a policy and regulatory analysis reviewed relevant policies, such as land use, zoning, landlord-tenant policies, to examine their impact on housing development and preservation. Removing regulatory barriers to delivering housing is a key component of this work. The analysis also aimed to improve public understanding of the relationship between market-rate development and affordable housing needs. Together, these assessments provided critical insights that shaped the Unified Housing Strategy, ensuring it is grounded in data-driven solutions and responsive to both local challenges and national best practices. The UHS represents a collaborative, data-informed approach to addressing Nashville’s growing housing challenges. By uniting public, private, and philanthropic partners under a shared vision, this strategy is laying the groundwork for a unified and coordinated housing system and long-term solutions that will ensure all residents—regardless of income—have access to safe, stable, and affordable housing.

Summary of Key Findings

From the engagement process and analyses, six prominent themes emerged during the development of the UHS.

- **Increased Housing Demand:** Rapid job and population growth have outpaced housing supply, exacerbating affordability challenges. As Nashville continues to attract new residents and businesses, the pressure on the housing market intensifies, leading to higher costs and increased competition for available homes. Increasing housing supply through a variety of measures will meet economic, workforce, and housing policy goals.
- **Lack of Affordability:** Rising rental and homeownership costs have made it difficult for low- and moderate-income residents to secure stable housing. Many residents are housing cost burdened, often spending a disproportionate share of their income on rent or mortgage payments, leaving little room for other essential expenses such as healthcare, education, and transportation.
- **Lack of Housing Choice:** Many residents, particularly vulnerable populations, struggle to find housing that meets their needs in terms of size, location, and accessibility. The availability of affordable housing in desirable neighborhoods is scarce, limiting opportunities for families to live near and easily access jobs and schools.
- **Inaccessibility of Homeownership:** The American dream of homeownership has become increasingly out of reach, especially for households with incomes less than \$100,000. Data shows homeownership challenges are particularly acute for Black and Hispanic families. Residents will be more able to purchase homes and build wealth if barriers are meaningfully addressed, including access to education, jobs, and credit.
- **Risk of Housing Loss:** Rising housing costs and market pressures have increased the risk of housing loss for both renters and homeowners in Nashville. Eviction filings have surged above pre-pandemic levels, highlighting the urgent need for eviction prevention efforts. Displacement is also occurring through economic pressures, as rising home prices outpace local incomes or older properties are redeveloped, making it increasingly difficult for longtime residents to remain in their neighborhoods.
- **Difficulty Navigating Programs & Resources:** Residents face significant barriers in accessing housing assistance programs due to a fragmented and complex system. The lack of a centralized, user-friendly platform for information and services makes it difficult for those in need to navigate available resources, leading to missed opportunities for support.

Nashville's Housing Needs

In addition to the key findings summarized above, the UHS also provides an updated 10-year estimate of our overall housing supply needs. Using a jobs-based methodology, the UHS team anticipates Nashville needing an additional 90,000 new homes over the next ten years to accommodate for population growth which is expected to grow by over 175,000 people in this time frame. This breaks down to around 9,000 new homes annually to meet the demand. The forecast further suggests that over half of these new homes be for-sale, both to align with the preference of recent in-movers and to address the ongoing shortage of for-sale homes, whose production has lagged behind demand since the Great Recession.

The UHS dives deeper into examining what housing prices are most needed in our community. The analysis finds that Nashville would benefit from adding an additional 20,000 homes affordable to households earning 60% of the Area Median Income (AMI) or below over the next decade, with a priority on those earning 50% AMI or below—and an even more urgent focus on households at or below 30% AMI. The data strongly suggests that the most pressing housing shortage is for those earning 30% of the AMI or below. The U.S. Department of Housing and Urban Development (HUD) releases updated AMI data annually. The Housing Division maintains the most recent AMI info on the Affordable Housing Dashboard that can be found on the [State of Housing in Nashville webpage](#).

Figure 1: 2024 Area Median Income (AMI) for Nashville-Davidson County (Source: US Department of Housing and Urban Development, 2024)

Housing Category	30% of AMI	50% of AMI	60% of AMI	75% of AMI	80% of AMI	AMI of All Households
1-Person Household	\$22,450	\$37,450	\$44,940	\$56,150	\$59,850	\$74,850
2-Person Household	\$25,650	\$42,800	\$51,360	\$64,150	\$68,400	\$85,550
3-Person Household	\$28,850	\$42,800	\$51,360	\$64,150	\$68,400	\$85,550
4-Person Household	\$32,050	\$53,450	\$64,140	\$80,200	\$85,500	\$106,900

NOTE: The AMI for Nashville includes a ten-county census with the following areas: Cannon County, TN; Cheatham County, TN; Davidson County, TN; Dickson County, TN; Robertson County, TN; Rutherford County, TN; Sumner County, TN; Trousdale County, TN; Williamson County, TN; and Wilson County, TN.

Takeaways from Ecosystem, Resource, and Regulatory Analyses

In addition to community engagement and the housing needs analysis, the UHS team conducted an ecosystem, resource and regulatory analyses to deepen our understanding of the key players, resources, and policies shaping Nashville's housing landscape. The insights below highlight the challenges and opportunities revealed in each of these analyses. While these analyses focus on distinct aspects of Nashville's housing framework, they are deeply interconnected. The effectiveness of the housing ecosystem directly impacts how resources are allocated and delivered, while the availability of resources influences the implementation of policies and regulations.

Ecosystem Analysis

Nashville's housing ecosystem is comprised of a number of public and private actors that play direct and indirect roles in developing and preserving housing, providing services, funding projects and initiatives, and setting policy. The ecosystem analysis, based on research and stakeholder input, identified several gaps and opportunities for improvement in Nashville's housing ecosystem. Key issues include fragmentation and lack of coordination, with no clear lead agency organizing housing policy across and beyond Metro, leading to uncoordinated resource allocations and resource delivery. Comparing Nashville to other cities revealed the need for a dedicated position in the Mayor's office who would be responsible for offering executive coordination and support to housing efforts across Metro departments. Additionally, Nashville's housing ecosystem would further benefit from enhanced capacity in areas like underwriting, policy expertise, data management, and compliance systems. To address these challenges, Metro should enhance internal operations, build external private partnerships, and improve coordination across relevant partners and resources.

Resource Analysis

The resource analysis assessed the sustainability and adequacy of the state, federal, and local funding currently supporting Nashville's housing initiatives. Over the last few years, Metro has increased investments in affordable housing, including funding for the Barnes Housing Trust Fund, homeless services, and eviction prevention, largely made possible by the influx of American Rescue Plan Act (ARPA) dollars. With ARPA funds set to expire and growing uncertainty around federal funding, Nashville faces the challenge of meeting increasing housing needs with fewer resources. Public subsidy tools – such as tax benefits, grants, and loans – play a crucial role in closing the affordability gap in housing development and operations and often require both fiscal resources and enabling policy. To sustain and strengthen housing programs, including housing subsidies, the city should enhance coordination, maximize existing resources, reduce inefficiencies, and explore new funding sources. However, these actions alone are not enough. Support from private partners, such as philanthropies, financial institutions, and corporations, is essential to filling funding gaps and supporting initiatives where government cannot.

Policy and Regulatory Analysis

The policy and regulatory analysis evaluated current policy and regulatory factors shaping housing development, preservation, and residents' housing security in Nashville. Key tools influencing the housing market include land use regulations and resident protections alongside public resources and subsidies. Across these regulatory tools, there are limits due to Tennessee state law. For example, state law limits Nashville from imposing affordability requirements or impact fees as a condition of rezoning. State law also limits Nashville's ability to enact tenant protections, restricting the city's influence to instituting tenant protections only in publicly-funded housing rather than across the county. Despite these constraints, these regulatory tools remain among Nashville's most powerful levers for advancing housing. Land use policies that minimize the cost of developing housing also serve to stretch dollars further. Public subsidy, when used effectively, focuses on households with the lowest incomes. Simultaneously, strong resident protections buffer the impact of market pressure on existing residents, reducing the risk of displacement as a property is redeveloped or housing costs rise. Combined, these tools can help address a wide range of needs, from providing permanent housing options for the unhoused to supporting individuals and families in purchasing their first home.

Housing Strategies and Actions

Throughout community engagement, we heard from residents and community leaders who clearly voiced the desire to prevent families from being priced out of the Nashville market, to invest in housing for those of greatest need, to make resources easier to access, and to help residents reduce household costs whenever possible. These recommendations coupled with the recent market findings and analyses informed the development of our seven key strategies, each focused on creating the best outcomes for Nashvillians.

The strategies described below are designed to address different aspects of our housing challenges and intended to remain relatively constant over the next 10 years. Each strategy is directly informed by what we heard from residents and saw in the data, ensuring that solutions are targeted, evidence-based, and responsive to real needs. Every strategy includes core actions, an implementation framework, and performance metrics to measure progress and drive accountability. Though each strategy is equally important, the strategies begin with a focus on building a high functioning ecosystem (Strategy A) and maximizing resource support (Strategy B) both of which are fundamental to advancing the other major strategies. The actions, as shown on page 12 and 13, are intended to be much more dynamic with actions expected to be added as new tools are developed or refined if the performance is not achieving expectations.

Strategy A: Align the Housing Ecosystem

Enhance and align Nashville's housing ecosystem to comprehensively and collectively address Nashville's housing needs

This strategy focuses on enhancing Nashville's housing ecosystem by improving coordination among key stakeholders, expanding our city's capacity, and fostering collaboration with private sector partners. By creating a well-organized and responsive system, the strategy supports sustainable growth and innovation. Key actions include creating a position in the Mayor's office to provide executive level coordination and support housing initiatives, aligning housing budgetary requests, and increasing interagency collaboration to ensure accountability in housing initiatives. Ultimately, these efforts will better serve all residents seeking stable and affordable housing in Nashville.

Strategy B: Fortify Funding and Resources

Optimize and grow financial and resource support for affordable housing across public, private, and philanthropic sectors

This strategy focuses on maximizing and increasing the assets, including land and financial resources, to support housing initiatives. Given the rising costs of housing and the limitations of existing federal, state, and local funding, this strategy emphasizes the need for sustainable and diversified financial support. Key actions include building partnerships with the philanthropic sector, optimizing current housing tools like the Barnes Fund, and layering payments-in-lieu-of-taxes with tax credits and incentives, while also exploring new funding sources for affordable housing and homelessness services. By optimizing existing resources and securing additional resources, this strategy aims to create more affordable housing opportunities, particularly for low- and moderate-income residents.

Strategy C: Build New Housing

Create a range of new and affordable housing choices for all Nashvillians as appropriate across the county

This strategy focuses on increasing Nashville's housing supply with an emphasis on expanding affordable rental options for low- to moderate-income residents. Key actions include adjusting land use policies to increase housing production, developing a mixed-income housing finance toolkit, prioritizing deeply affordable housing within existing programs, and leveraging public land for development. This strategy aims to increase Nashville's overall housing supply but prioritizes building homes for Nashville's most vulnerable residents. Expanding housing options will ensure that all Nashvillians, including teachers, first responders, and service workers, have access to safe and affordable homes.

Strategy D: Support Homeownership Opportunities

Keep homeowners in their homes and create more opportunities for sustainable homeownership and wealth creation

This strategy focuses on expanding access to affordable homeownership and providing support for current homeowners. Key actions include leveraging land use to encourage affordable home construction, directing public funding to first-generation homebuyers, and supporting programs that provide services to existing homeowners. With homeownership becoming increasingly out of reach – especially for households earning less than \$100,000 and minority communities – this strategy seeks to counteract rising home costs and mortgage access challenges to make homeownership possible for more residents. The strategy also prioritizes helping older and other vulnerable homeowners remain in their homes by addressing maintenance and affordability concerns.

Strategy E: Increase Supportive Housing Opportunities

Create permanent housing options for persons experiencing or at-risk of homelessness

This strategy focuses on creating and prioritizing permanent housing options for individuals and families transitioning out of homelessness. While Strategy C also supports housing development – particularly affordable housing for low- and moderate-income individuals – the unique and urgent needs of people experiencing homelessness requires a focused approach. Key actions include advancing the Homelessness Planning Council's (HPC) Strategic Plan, increasing the availability of vouchers for individuals experiencing homelessness, and exploring funding sources for rental assistance and services. Though the HPC plan includes advancing permanent supportive housing (PSH), a specific plan focused on PSH is essential to coordinate partners, allocate resources, and drive action. Thus, a key action involves developing a strategic plan for PSH – an evidence-based solution that combines stable housing with voluntary supportive services. This strategy aims to ensure the necessary attention, resources, and support are directed towards helping our unhoused residents secure long-term stability.

Strategy F: Preserve Existing Housing

Preserve and protect long-term housing affordability and stability

This strategy focuses on preserving and protecting the affordability of Nashville's current and future housing stock that provides stability to Nashville's low- and moderate- income residents. It aims to minimize the loss of naturally occurring affordable housing and extend affordability protections for income-restricted housing at risk of expiring and becoming no longer affordable to its current residents. Key actions include leveraging the Catalyst Fund to support preservation, maintaining and monitoring a countywide database of deed-restricted properties, and implementing policies to promote long-term affordability of income-restricted housing. By safeguarding existing affordable housing and implementing long-term affordability measures, this strategy helps ensure Nashville remains accessible to residents of all income levels.

Strategy G: Improve Access and Stability

Strengthen housing security for renters and improve access to resources for all Nashvillians

This strategy focuses on creating measures to create housing security for renters and on improving the access and availability of housing resources for those experiencing or at risk of experiencing a housing crisis. Many residents struggle to find or navigate available programs, especially those facing eviction, housing discrimination, or affordability challenges. Key actions include making housing resources easier to access, strengthening tenant protections in publicly subsidized housing, supporting households facing discrimination, translating materials to ensure housing resource information is available in multiple languages, and supporting legal and financial assistance for households at risk of displacement. By making housing information more accessible and responsive, Nashville can better support residents in a crisis and help them remain stably housed.

Unified Housing Strategies and Actions

STRATEGY A: ALIGN THE HOUSING ECOSYSTEM

Enhance and align Nashville's housing ecosystem to comprehensively and collectively address Nashville's housing needs

- Action 1** Create an executive-level role in the Mayor's Office to oversee and advance policies and solutions to address Nashville's housing needs
 - Action 1a** Create an interdepartmental leadership group to coordinate housing funding and services and execute MOUs with key public partners to formalize responsibilities and reporting requirements
 - Action 1b** Ensure operating and capital spending plan appropriations related to housing and homelessness further the strategies and actions of the UHS and support strong housing and service delivery
- Action 2** Increase capacity and expertise of Metro agencies, either internally or through external partners
- Action 3** Invest in infrastructure that supports affordable housing and safe communities
- Action 4** Continue support for development partners through streamlined reviews and increased communications and marketing
- Action 5** Coordinate request-for-proposals (RFP) or intake process for allocating resources and align reporting requirements
- Action 6** Enhance support of emerging developers and small business enterprises

STRATEGY B: FORTIFY FUNDING AND RESOURCES

Optimize and grow financial and resource support for affordable housing across public, private, and philanthropic sectors

- Action 7** Explore new dedicated local and state funding sources for affordable housing and homeless services
- Action 8** Tap new and underutilized resources
- Action 9** Attract mission-motivated capital and corporate partners
- Action 10** Build strategic partnerships with philanthropic sector
- Action 11** Establish underwriting capacity, requirements, and criteria to maximize public investments in housing
- Action 12** Position existing housing tools to align with UHS priorities
 - Action 12a** Focus the Barnes Fund to maximize its impact
 - Action 12b** Make affordable housing a threshold-eligibility requirement to access Tax Increment Financing and Payment-in-Lieu of Taxes for residential and mixed-use projects

STRATEGY C: BUILD NEW HOUSING

Create a range of new and affordable housing choices for all Nashvillians as appropriate across the county

- Action 13** Evaluate and adjust zoning and land use policies to unlock development opportunities, expand housing types, and increase annual housing production
- Action 14** Implement voluntary zoning incentives for attainable housing
- Action 15** Leverage publicly owned land portfolio by advancing infill development, co-location, and policy changes to ensure strong management of land assets
- Action 16** Develop a mixed-income housing financing toolkit and invest in sophisticated underwriting and finance capacity to support
 - Action 16a** Consider using Bond authority to facilitate mixed-income development
 - Action 16b** Optimize the Mixed-Income PILOT while evolving and strengthening priorities and requirements to increase focus on deeper affordability, geographic choice, and market adaptability
 - Action 16c** Build out capacity to attract or deploy new debt sources such as below-market senior debt and leverage authorized entities to access this financing
- Action 17** Continue strong production of affordable housing using LIHTC
 - Action 17a** Ensure the continued operation and functioning of the LIHTC Payment in Lieu of Taxes (PILOT) program administered by MDHA
 - Action 17b** Monitor LIHTC requirements and align local tools to help maximize competitiveness
- Action 18** Prioritize new income-restricted housing for vulnerable residents (e.g., families with children, older adults, persons with disabilities, and justice-impacted persons)
- Action 19** Prioritize the development of deeply affordable housing within existing programs
 - Action 19a** Offer deeper incentives for deeply affordable housing in locally subsidized affordable housing tools, including Barnes funded rental projects
 - Action 19b** Continue funding the Connecting Housing and Infrastructure Program (CHIP) and identify how it can support the viability of deeply affordable projects
 - Action 19c** Strategically deploy project-based vouchers to support deeply affordable housing
- Action 20** Commit multi-year capital spending for infrastructure investments for MDHA transformation projects to increase deeply affordable housing and support increased density

STRATEGY D: SUPPORT HOMEOWNERSHIP OPPORTUNITIES

Keep homeowners in their homes and create more opportunities for sustainable homeownership and wealth creation

- Action 21** Leverage land use to expand the availability of entry-level homeownership
- Action 22** Focus public funds for homeownership on those facing systemic barriers
- Action 23** Assess appraisal process for opportunities to enhance fairness and transparency
- Action 24** Require pre- and post-purchase counseling for buyers purchasing publicly-funded homes
- Action 25** Identify partnerships to promote estate planning for Nashvillians with a focus on marginalized populations
- Action 26** Support homeowners struggling to pay property taxes
- Action 27** Support programs that help keep homeowners stably housed through home repairs, accessibility modifications, and opportunities to create passive income

STRATEGY E: INCREASE SUPPORTIVE HOUSING OPPORTUNITIES

Keep homeowners in their homes and create more opportunities for sustainable homeownership and wealth creation

- Action 28** Advance the Office of Homeless Services and the Homelessness Planning Council's Strategic Plan
 - Action 28a** Prioritize vouchers for those transitioning out of or at risk of homelessness
 - Action 28b** Encourage a local homelessness preference at MDHA-owned housing
 - Action 28c** Explore reliable sources for operations (rental assistance) and supportive services
 - Action 28d** Bolster the tools, resources, strategies, and funding to support the Low Barrier Housing Collective
- Action 29** Develop a strategic plan for Permanent Supportive Housing to support annual creation of 900 PSH units for individuals experiencing or at risk of experiencing homelessness
 - Action 29a** Designate a lead agency to develop and implement a PSH strategic plan for Nashville
 - Action 29b** Continue advocating for state PSH set-aside in Low-Income Housing Tax Credit Qualified Allocation Plan

STRATEGY F: PRESERVE EXISTING HOUSING

Preserve and protect long-term housing affordability and stability

- Action 30** Incorporate mechanisms, such as right of first refusal, and support existing mechanisms, such as LIHTC PILOT, into local programs to protect affordability for the long-term
- Action 31** Prioritize projects that will provide long-term or perpetual affordability, such as long-term ground leases, community land trusts, and social housing
- Action 32** Maintain and monitor a countywide database of all deed restricted affordable units
- Action 33** Leverage the Catalyst Fund to support preservation
- Action 34** Support a preservation pool that includes ability to acquire expiring affordable stock

STRATEGY G: IMPROVE ACCESS AND STABILITY

Strengthen housing security for renters and improve access to resources for all Nashvillians

- Action 35** Incorporate stronger tenant protections in publicly subsidized income-restricted affordable housing
- Action 36** Support the Eviction Right to Counsel program
- Action 37** Improve court processes for parties involved in an eviction
- Action 38** Monitor need for expanded emergency rental assistance funding and infrastructure
- Action 39** Support the Tennessee Fair Housing Council
- Action 40** Require recipients of public funds and incentives to participate in annual fair housing training
- Action 41** Strengthen and expand hubNashville to centralize and improve access to housing resources for residents
- Action 42** Ensure information about housing resources is easily accessible and translated into the most widely spoken languages in Nashville
- Action 43** Leverage the Codes Department to support vulnerable homeowners and tenants and inform program outreach

Next Steps: Implementation and Ongoing Engagement

With the Unified Housing Strategy (UHS) now finalized, the focus shifts to implementation. Bringing these strategies to life will require collaborative efforts and sustained resources, including access to reliable and timely housing data, financial investments, and staffing capacity. Some of the strategies and actions within the Unified Housing Strategy, particularly those focused on building capacity, are initially focused on the Housing Division. Moving forward, executing many of these actions will involve multiple partners and other lead entities, necessitating the expansion of capacities and expertise across various departments as well as the addition of philanthropic and private sector support. As work on these strategies progresses, we will continue to strengthen alignment, deepen collaboration, and enhance our collective ability to advance housing solutions effectively.

Accompanying the UHS is an [implementation plan](#) which will help guide and prioritize next steps. The plan outlines the lead entity responsible for advancing each action, identifies the public and private partners needed, specifies the level of resources required, indicates the types of resources needed for implementation, establishes recommended timeframes, and prioritizes actions based on urgency. The implementation plan is intended to be used by both private and public partners, providing a clear direction on recommended next steps towards building a Nashville where everyone has access to safe, affordable housing. In addition, Metro will prepare an **Annual Policy Priorities** document to specifically clarify Metro's focus on UHS goals in each fiscal year based on the approved Metro budget. While Metro departments play a critical role, the contributions of the private sector – including developers, financial institutions, real estate firms, employers, and philanthropic organizations – are equally vital and cannot be understated. Every Nashvillian has a role to play in ensuring the success of this strategy—whether through policymaking, advocacy, public-private partnerships, or community engagement. The Metro Council, Mayor's Office, community organizations, Metro agencies, and private sector partners must work together to advance the actions outlined in the UHS.

As stated, this is a living strategy that will evolve as conditions shift and change. The public will have ongoing opportunities to engage, provide feedback, and help shape future updates to the strategy. To ensure accountability, the UHS also includes performance metrics for each strategy that will be used to track progress and measure impact over time. These metrics will help guide adjustments to the approach as needed, ensuring that efforts remain responsive to Nashville's evolving housing challenges.

By committing to implementation, accountability, and ongoing engagement, Nashville can collectively make meaningful progress toward ensuring that all residents have access to safe, stable and affordable housing – now and in the future.

Learn More About the Unified Housing Strategy!

The full Unified Housing Strategy and Implementation Plan, which includes an in-depth analysis of the key findings, our housing tools, ecosystem, and demand, further details on the Strategies & Actions, and Metro's plan to implement the UHS, can be found on Nashville.gov/UHS.