
STRATEGY G: IMPROVE ACCESS AND STABILITY

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

What is the focus of this strategy?

Strategy G focuses on making housing information easy to access, improving legal protections for tenants, and ensuring resources are inclusive and responsive to the needs of all Nashvillians. By coordinating efforts, expanding language access, and funding legal services, we can better serve our community and help people stay housed.

Why is this strategy important?

The housing affordability pressure in Nashville has made it so a growing number of Nashvillians are finding it difficult to afford their housing costs and stay stably housed. Metro Nashville and its partners offer several different programs that seek to support households that are facing threats to their housing, such as habitability concerns, evictions, fair housing violations, etc. While these programs are reaching a large number of households in Nashville, it was also made clear in the community listening sessions that many people are not aware of the resources available and/or have found it very difficult to access these resources. When an individual or family is facing a housing crisis, whether it be related to housing discrimination or financial hardship, being able to connect quickly to resources may help mitigate harmful impacts. The actions in Strategy E seek to improve the ease of accessing housing services and continue supporting programs that have proven successful in helping our neighbors navigate evictions and housing discrimination.

Who will this strategy serve?

Strategy G will serve Nashvillians facing housing challenges, including those at risk of eviction or struggling with affordability issues. It will also support individuals and families who need help navigating housing resources and legal protections.

In addition to the populations listed above, the strategy will seek to support those Nashvillians who may be particularly vulnerable to housing discrimination and face difficulty accessing available resources, including Nashvillians who speak languages other than English and individuals with disabilities.

How will we measure our progress?

Metric	Description	Source(s)
Residents Served	Total number of residents served through Metro-administered housing programs and services	Multiple Metro Departments, including but not limited to Metro Action Commission, Metro Housing Division, Office of Homeless Services, etc.
Resident Outreach	Total number of residents provided information on housing services and programs	Multiple Metro Departments, including but not limited to Metro Action Commission, Metro Housing Division, Office of Homeless Services, etc.
Fair Housing Complaints	Total number of Fair Housing Complaints by complaint type	Tennessee Fair Housing Council
Eviction Prevention – Number of Households	Total number of households served through the Eviction Right to Counsel program and/or through Emergency Rental Assistance that avoided an eviction	Metro Action Commission; Program Administrators of the Eviction Right to Counsel Program

What will it take to achieve?



**Staff Time, Capacity
or Expertise**



**Technology,
Marketing, or
Digital Tools**



**Funding
or Financing**



Data



Philanthropy

Strategy G Actions

Action 35: Incorporate stronger tenant protections in publicly subsidized income-restricted affordable housing

Metro Nashville Government, due to state preemption laws, faces significant limitations in enacting countywide tenant protections. While the city cannot institute broad tenant protections across all housing, Metro has greater flexibility in strengthening protections within the income-restricted affordable housing that Metro subsidizes and incentivize.

The Housing Division has initiated early conversations with legal experts and conducted research on tenant protection policies to determine which protections could be effectively implemented within its affordable housing portfolio. Potential protections being considered include:

- **Source of Income Protections:** Ensuring that tenants cannot be denied housing based on the source of their income, including housing vouchers and other rental assistance programs. In cities and states where Source of Income protections have been enacted, voucher holders have been more likely to move to lower-poverty neighborhoods.
- **Just Cause for Eviction:** Defines the causes for which a landlord can evict a tenant or refuse to renew a lease preventing arbitrary or discriminatory evictions. “Just Cause” eviction policies help to prevent wrongful evictions and promote housing stability for renters while providing landlords latitude to pursue evictions for reasons such as lease violations, nonpayment of rent, etc.
- **Pay and Stay or Right to Redemption Policies:** Allowing tenants who are behind on rent the opportunity to pay outstanding rent within a certain designated time frame and remain in their homes. Pay and Stay policies provide tenants with additional time to pay the required fees and avoid an eviction and possible displacement.

To move forward, the Housing Division should engage in deeper conversations with key stakeholders, including tenants, the development community, and Metro Legal to assess the feasibility of these policies. These discussions will help to refine which tenant protections should be prioritized and identify the appropriate pathway for incorporating them into Metro Nashville’s affordable housing program policies.

Additionally, the Housing Division and other administrators of publicly funded affordable housing programs should ensure its funding agreements provide clear guidance on how property managers and landlords address changes in resident income and household sizes. These standards should enhance housing stability for existing tenants and be made publicly available to align potential partners with Metro’s best practices. The Barnes Fund has already implemented policies prohibiting rent increases during a lease term and allowing tenants to remain in their units even if their income rises above initial eligibility limits. By refining and formalizing these policies, Metro Nashville can strengthen tenant protections within its affordable housing portfolio, providing greater stability for residents while ensuring clear safeguards for both tenants and landlords.

Action 36: Support the Eviction Right to Counsel program

In May 2022, Metro Council approved \$3 million in ARPA funding to launch a two-year pilot initiative, the Eviction Right to Counsel (ERTC) Program. This program aims to provide free legal assistance to defend low- and moderate- income residents of Davidson County against landlord evictions. Prior to the ERTC's launch, only 1% of tenants had legal representation in an eviction proceeding compared to 99.8% of landlords. The stark imbalance highlighted a pressing need for the program.

A collaboration between the Legal Aid Society of Middle Tennessee, Conexion Americas, and several other key community partners – such as the Nashville Hispanic Bar Association, the Nashville Conflict Resolution Center, the People's Alliance for Transportation, Housing and Employment, and the American Muslims Advisory Council - the ERTC program has delivered impactful results. A [report](#) summarizing the program's first year activity found 1,010 households were served and attorneys were able to help reduce financial impact on clients, expedite or secure emergency rental assistance funds, and avoid housing subsidy terminations.

In 2024, Metro Council approved another year of funding to support the program. A final [report](#) published in March 2025 produced by Stout, an independent evaluator, found that the program's attorneys helped residents facing eviction avoid adverse consequences in 95 percent of cases. The program has also demonstrated promising cost savings for the city. From July 2022 through May 2024, Legal Aid and Hispanic Bar Association spent approximately \$2.2 million providing legal assistance and legal representation through ERTC, producing a direct financial impact for clients of \$5.7 million and an even greater return on the investment when accounting for the effect on the need for local government services.

Notably, state legislation passed in 2024 legislation shortened the amount of time a tenant facing eviction for the first time could request a continuance and potentially prevent eviction proceedings. The time was reduced from 15 days to seven days, one of the shortest periods in the country. With new state laws reducing the time allowed to resolve eviction cases, the need for legal counsel has become even more urgent.

Given the program's measurable success and changes in state law, the continuation of the ERTC program is essential to ensure stability for Nashvillians facing eviction. Metro Council should consider operationalizing the Eviction Right to Counsel program in a Metro department to ensure it continues in future administrations. Sustaining and expanding the ERTC program, however, may require additional resources beyond what local funding can support. There is a significant opportunity for private sector and philanthropic organizations to step in and support the program's sustainability and growth, ensuring that more Davidson County residents have access to legal protections.

To further strengthen the program's impact, the Housing Division and MDHA should consider making it a requirement for all properties receiving public subsidies or managed by the city to notify residents of the program that are facing an eviction. This would help expand the reach of the program and further support those residents currently residing in income-restricted housing.

Action 37: Improve court processes for parties involved in an eviction

During the pandemic, several courts, including those in Nashville, temporarily adapted court processes to take advantage of increased federal funding for legal aid, rental assistance, and other housing stability services to prevent evictions. Courts now have the opportunity to examine which of these court improvements and eviction diversion programs were proven successful during the pandemic and could be made permanent to resolve housing disputes in a less harmful way.

Although the development of the L.E.G.A.C.Y. Housing Resource Diversionary Court & Program began before the pandemic, the public health crisis highlighted the need for Nashville to reassess how evictions were being handled. In early 2021, eviction court cases were transferred to the L.E.G.A.C.Y. Housing Resource Diversionary Court (HRDC) which had a partnership with the Metro Action Commission, the lead agency responsible for distributing Emergency Rental Assistance funds. This collaboration ensured landlords received rent payments that were past due, and tenants were able to stay in their homes. The diversionary court model aimed to steer defendants away from punitive outcomes and toward resources, helping them avoid evictions by placed on their credit or tenant background records. Similar diversionary models are used in drug, homelessness, veterans, community and mental health courts to connect defendants with resources and programs to avoid repeated civil interactions with evictions, debt collection including but not limited to all criminal offenses which could result with incarceration and court costs, fines, and fees.

By transferring eviction cases to the HRDC with dedicated dockets, both tenants and landlords received a stipulation agreement and order written by a dedicated Judge with staff called Housing Court Navigators more efficient support. For 2 years evictions were successfully diverted to HRDC and the tenants were able to avoid evictions by receiving an order for the cases to be dismissed and the name of the tenant amended to Jane or John Doe. However, the designated docket for eviction cases has since lapsed following the end of the eviction moratoriums. Metro Courts should explore the possibility of reinstating the HRDC designated docket to prevent future evictions and improve access to resources. In addition to this, Metro Courts could consider other methods to enhance court processes giving landlords and tenants the time, information, and resources they need to prevent eviction judgments. These may include but are not limited to the following:

- Ensuring detainer warrants are written in plain language, translated into Spanish and other commonly spoken languages besides English, and designed to be user-friendly for tenants to understand and act upon
- Including information about available resources on the detainer warrant.

Such improvements could be explored by General Sessions Court Judges and other key stakeholders with the intention of equipping tenants and landlords with necessary tools to navigate housing disputes more justly and effectively.

Action 38: Monitor need for expanded emergency rental assistance funding and infrastructure

Emergency rental assistance (ERA) serves as a critical component of the safety net for households facing unexpected financial hardships, preventing eviction and homelessness. However, the need for ERA funding fluctuates based on economic conditions, rental market trends, availability of federal resources, and unforeseen crises like natural disasters or recessions. Metro should proactively monitor the demand for ERA to ensure that assistance programs remain adequately funded and responsive, staving off preventable displacement and the costly downstream effects of housing instability.

Beyond funding, the infrastructure that delivers emergency rental assistance—application systems, outreach programs, and administrative capacity—should also be continuously evaluated. In past crises, bottlenecks in application processing and accessibility challenges have delayed aid distribution, leaving vulnerable renters at risk. Additionally, strong leadership and coordination can result in the effective distribution of significant funding, as seen by Metro Action Commission during the early days of the COVID crisis. Metro should monitor these systems to allow for timely improvements, ensuring that assistance reaches those who need it most without unnecessary delays.

Philanthropy plays a critical role in housing assistance, especially since federal funds often come with reporting requirements that may slow distribution. In contrast, local or unrestricted funds can be deployed more quickly and reach a broader range of people. Collaborations like United Way's Community Assistance Network (CAN), which coordinates nearly 30 nonprofits, helps streamline access to and distribution of housing assistance. A well-prepared rental assistance infrastructure not only enhances efficiency during crises but also builds long-term resilience, helping communities maintain housing stability even in times of economic or political uncertainty.

Action 39: Support the Tennessee Fair Housing Council

The Fair Housing Act prohibits discrimination on the basis of race, color, national origin, religion, sex, disability and familial status (living with children). The Tennessee Fair Housing Council (TFHC) is a private nonprofit organization in Tennessee that provides free legal assistance to residents in select counties, including Davidson County, who have experienced, or are currently experiencing, issues with their housing as a result of discrimination.

Housing discrimination continues to pose a threat to housing security for households in Tennessee and across the country. According to a 2024 [report](#) published by the National Fair Housing Alliance, the number of fair housing complaints increased by over 1,000 from 2023 to 2024. Discrimination based on disability accounted for the majority (over 52%) of complaints filed with Fair Housing Organizations, HUD, and Fair Housing Assistance Program agencies. In the community listening sessions co-hosted in partnership with the Tennessee Disability Coalition, several of the participants present shared their first-hand experience with encountering Fair Housing issues as an individual with a disability. The Tennessee Fair Housing Council currently depends heavily on federal grants, including a Community Development Block Grant (CDBG) from MDHA, to sustain its services. However, there is mounting concern and uncertainty about the future availability of these essential federal funding sources that the TFHC has long relied upon. Supporting the Tennessee Fair Housing Council's mission to end housing discrimination remains critical and there is an opportunity for private partners to provide essential financial backing to help sustain and advance their work.

Action 40: Require recipients of public funds and incentives to participate in annual fair housing training

Metro Nashville and MDHA should mandate annual fair housing trainings for its affordable housing grantees to facilitate compliance with federal, state, and local fair housing laws. These trainings will equip recipients with the knowledge and tools necessary to prevent discrimination and promote inclusive communities. By understanding the nuances of fair housing regulations, recipients can better serve diverse populations, including those with disabilities, families with children, and individuals of diverse racial and ethnic backgrounds. Annual trainings will also help recipients stay updated on any changes in fair housing laws, best practices, and trends in the Nashville area. This proactive approach can provide a platform for recipients to share experiences and strategies, fostering a collaborative environment aimed at improving housing outcomes for all residents. Requiring such trainings demonstrates Metro Nashville's and MDHA's commitment to fair housing and its dedication to supporting recipients in their mission to provide safe, affordable, and equitable housing.

Action 41: Strengthen and expand hubNashville to centralize and improve access to housing resources for residents

Metro should strengthen and expand existing systems, like hubNashville, to make it easier for residents to access and connect to housing resources managed by local public agencies, including Metro Social Services (MSS), Metro Action Commission (MAC), the Courts system, Office of Homeless Services (OHS), the Housing Division, and MDHA. hubNashville is a comprehensive customer service platform that allows people to easily connect with Metro representatives to make service requests, ask questions, and share feedback. Designed as a one-stop shop, hubNashville is user-friendly and doesn't require individuals to know which department to contact.

While hubNashville currently includes housing and homelessness resources, additional resources should be added and updated regularly. Feedback from community listening sessions revealed that many residents are unaware of available resources and how to access them. Metro has the opportunity to improve the organization of housing resources on hubNashville to make it more intuitive for individuals and families seeking housing assistance. For example, resources could be clearly organized with simple prompts like, "I'm behind on rent or utilities" or "I just received a foreclosure notice."

The Mayor's Office should designate which Metro entity should be responsible for coordinating resources across departments, establishing update protocols, and working with ITS to improve the navigation of housing resources.

Depending on the success and usage of hubNashville, and available resources, Metro may explore other technology platforms that offer a more robust referral network. However, strengthening existing tools like hubNashville will be the most efficient way to quickly improve access to resources for Nashvillians in need.

Action 42: Ensure information about housing resources is easily accessible and translated into the most widely spoken languages in Nashville

Nashville is home to many who have emigrated from other countries or who speak languages other than English, including American Sign Language (ASL). Some of the most commonly spoken languages in Nashville other than English are Spanish, Arabic, and Kurdish (Behdini and Sorani dialects). The Housing Division partnered with Metro's Office of Diversity, Equity and Inclusion (ODEI) to facilitate translation and interpretation services to develop the UHS. Moving forward, the Housing Division should coordinate with ODEI to explore the feasibility of making the translation of housing resources and materials a more permanent offering, ensuring greater accessibility for all residents. Additionally, all public agencies responsible for administering housing and homelessness programs should encourage their partners, including recipients of public subsidies, to provide translated materials of housing policies and resources available to tenants.

Action 43: Leverage the Codes Department to support vulnerable homeowners and tenants and inform program outreach

The Property Standards Division (PSD), part of the Metro Codes and Building Safety Department, is responsible for inspecting properties in Davidson County to identify violations that affect health, safety, and welfare for all property in Davidson County. If carried out equitably, code enforcement can be a powerful tool to restore distressed properties, preserve and increase neighborhood resiliency, and protect renters. In 2022, representatives from multiple Metro departments came together to explore ways to improve the Property Standards processes and experience to help our neighborhoods be healthy, safe, and livable for all residents.

In early 2023, the internal project team published a [report](#) that reviewed best practices from other cities and states, offering initiatives to better support Nashville's residents. As highlighted in the report, the PSD can play an important role in assisting both vulnerable homeowners and renters. As the lead entity responsible for following up on complaints received and inspecting for code violations, the PSD often comes into contact with homeowners who have limited resources to reach code compliance and may be living in substandard conditions. The report outlines best practices that Metro Codes could consider enacting to better support those residents who may require additional support to come into code compliance and mitigate citations or other corrective actions. Those best practices included the following:

1. Educating code enforcement officers about existing resources.
2. Creating and maintaining a central document that details existing programs and resources.
3. Providing homeowners with information about relevant programs and/or making referrals.
4. Coordinating with local organizations to assist with repairs or modifications that cannot be accomplished with existing state/local programs.

Since the report was published, Metro Codes has begun taking steps to share known resources with residents in need. However, this effort has revealed the challenges posed by the lack of centralized information and the varied availability of resources across different neighborhoods. For example, nonprofits may serve specific populations and/or geographies within Nashville. This makes it difficult to provide residents with tailored support that meets their specific needs. Despite these obstacles, the Codes Department is committed to expanding its role in helping vulnerable homeowners by sharing resources as legally permitted. Success in this area will depend on increased collaboration with service providers and Metro entities to ensure that Codes is aware of current programs and offerings available throughout the county.

PSD has also begun collaborating with the Housing Division to identify at-risk homeowners and connect them to resources. In addition, PSD could establish a data-sharing agreement with Metro Nashville's Housing Division to access data on owner-occupied and rental property complaints. This information could help identify areas where program outreach is needed.

Of note, related to Action 42: "Ensure information about housing resources is easily accessible and translated into the most widely spoken languages in Nashville," the Codes Department has recently started to offer translated materials to residents. This helps ensure that residents who need to bring their properties into code compliance receive information in languages they understand, making the process more accessible. Translation services will continue to be available, and pending available resources, Metro Codes should continue to provide these services.

In addition to supporting homeowners, Metro Codes has initiated conversations about how to better assist tenants living in substandard conditions. Building on this momentum, the Department could work to develop clear, accessible materials that outline key Codes requirements, including habitability standards and tenant safety protections. Metro Codes' role would be to help ensure the information is accurate, accessible, and digestible. To maximize reach and impact, Metro Codes could collaborate with Metro Council members and other community-facing entities - who have more direct and frequent interactions with renters - to help distribute this information throughout Davidson County.

Endnotes

- i https://www.tn.gov/content/dam/tn/tacir/documents/local_realty_transfer_tax.pdf
- ii Regrid Parcel Data 2022, 2023
- iii Urban Institute. 2016. "Mixed-Income's Anticipated and Realized Benefits." <https://housingmatters.urban.org/research-summary/mixed-incomes-anticipated-and-realized-benefits>
- iv Think Tennessee. 2024. "Tennessee Cities Have a New Housing Tool." https://www.thinktennessee.org/wp-content/uploads/2024/05/tennessee-cities-have-a-new-housing-tool_policy-brief_2024.pdf
- v <https://www.cbpp.org/research/housing/more-housing-vouchers-needed-to-end-homelessness>
- vi https://cfo.dc.gov/sites/default/files/dc/sites/ocfo/publication/attachments/hp_hptfs_chapter_2024j.pdf
- vii <https://homeless.lacounty.gov/news/the-facts-about-measure-a/>
<https://www.cbpp.org/research/housing/more-housing-vouchers-needed-to-end-homelessness>