

RESEARCH REPORT

Promoting Affordable Housing Partnerships in Nashville

Opportunities for Faith-Based, Academic, and Health Care Institutions

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Executive Summary

Metro Nashville’s recent growth has spurred an economic development boom, placing pressure on the city’s housing supply and rapidly increasing housing costs. To meet housing demand, the city’s Affordable Housing Task Force estimates that Nashville must add over 53,000 new housing units by 2030, 18,000 of which would need to be affordable to households earning below 80 percent of the area median income (AMI), or up to \$79,850 for a family of four in 2023 (Affordable Housing Task Force 2021).¹

Nashville and Davidson County’s consolidated government (known as Metro), housing developers, and investors are responding to this challenge by exploring new approaches—such as revised voluntary bonus height incentives and increased funding for the city’s housing trust fund—and investing in new affordable housing developments. This report considers another option that Nashville can pursue to make more land available for affordable housing: promoting and facilitating housing development on land belonging to institutional landowners. To better understand this option, we examined data on developable land owned by Nashville’s academic, faith-based, and health care anchor institutions, and researched models of institutional affordable housing partnerships that could be replicated in Nashville. We also analyzed housing development opportunities under both current and alternate zonings, as well as the transit-adjacency of developable parcels (legally distinct pieces of land). This analysis is intended to complement forthcoming Metro-led efforts to assess the development potential of vacant or underutilized Metro property for housing and other community assets.

Our analysis reveals significant potential for affordable housing development on land owned by Nashville’s colleges and universities and faith-based institutions, and also for health care institutions to leverage land, financing, and institutional relationships to contribute to housing efforts. The potential for development presents an opportunity for Metro to consider new or revised zoning policies that can expand the possible number of affordable units that could be developed.

The following are our key findings:

- Across 1,027 colleges and universities, faith-based institutions, and health care institutions in Metro Nashville, up to 5,539 units could be constructed on 986 parcels under current land availability and zoning laws.
- The majority of these units, which account for up to 5,236 potential units (or 95 percent) under current zoning, are developable on parcels owned by faith-based and academic institutions.

- Subdivisions on available institution-owned land zoned for single-family residential uses could accommodate up to 14,151 new units, 10,183 of which could come from land owned by faith-based institutions.
- If Metro rezoned parcels currently zoned as commercial and retail districts into multifamily districts, institution-owned land could accommodate up to 9,750 units.

Given the scale of institution-owned land, favorable state land-use policies for faith-based developments, and availability of tailored technical assistance, faith groups may be particularly well positioned to contribute to housing development. Of the 3,491 acres owned by faith-based institutions in Davidson County, 2,017 acres (57 percent) could be converted into housing. Although health care institutions own the fewest number of parcels relative to other institutions, several of these parcels are significantly larger by acreage, signaling potential for considerable development contributions.

The institutional types explored in this report have core missions outside of housing development. Yet, as community anchor institutions, all have stakes in Nashville's ability to meet its pressing housing shortages, which could address the city's social determinants of health, bolster hiring and recruitment, and serve congregant and community needs while stabilizing institutional finances (National Resource Network 2015). Because Nashville faces state preemption on affordable housing efforts, limiting its ability to apply policy tools and incentives like inclusionary zoning, the city's institutions must employ creative solutions to address housing needs. Partnering with local affordable housing developers can help institutions with limited experience in housing or community development to maximize underutilized land without bearing sole responsibility for assembling financing, overseeing construction, and managing properties. The city's institutions can also take steps to ensure that new developments include affordable housing units. National and local technical assistance resources can help establish and strengthen partnerships, bolster the community of affordable housing developers, and equip institutions with tools and relationships needed to contribute to housing efforts. Finally, local-, county-, and state-level funding through loans, investment funds, and tax credits can make affordable housing development more feasible.

Promoting Affordable Housing Partnerships in Nashville

Metro Nashville has seen substantial growth in recent years. In 2021, Metro Nashville was the fourth most common metro-region destination for people looking to move, and, between 2010 and 2020, the population in Nashville-Davidson grew by 14.7 percent, relative to 7.4 percent growth nationally during the same period.² This growth is expected to continue. The University of Tennessee, Knoxville projects more than 563,000 people will move to the Nashville metro statistical area in the next 20 years.³

Population growth has placed pressures on the region's housing market as housing supply struggles to keep pace. Between January 2021 and July 2023, Nashville's median home sale price increased from just below \$350,000 to \$459,000, peaking in May 2022 at approximately \$470,000.⁴ Between July 2022 and July 2023, Nashville's median rents increased by more than 3 percent, on top of a 9 percent increase in March 2023.⁵ Rising housing costs also compound existing affordability challenges. Prepandemic, 44 percent of Davidson County residents were estimated to be cost-burdened, meaning they pay more than 30 percent of their income on housing (Affordable Housing Task Force 2021). A costly housing market places a disproportionate burden on the area's households of color, further entrenching racial inequities. In the Nashville-Davidson metro area, the median income for a Black household is \$49,169, compared to \$54,996 for Latino households and \$76,639 for white, non-Latino households.⁶

The city's Affordable Housing Task Force, convened in 2021, estimated that to meet housing needs, Nashville must add over 53,000 new housing units by 2030, 18,000 of which should be affordable to households earning below 80 percent of AMI, or up to \$67,450 for a family of four (Affordable Housing Task Force 2021). Metro has adopted a number of approaches to meet this goal. The city has allocated \$140 million to its Barnes Housing Trust Fund, which has facilitated the development of more than 4,400 units of affordable housing since its inception in 2013 (Metro 2022).⁷ The city also committed \$40.2 million in American Rescue Plan Act funds for affordable housing and created a \$20 million Catalyst Fund for housing preservation (Metro 2022). However, in recent years, Nashville's development boom has skewed toward luxury rental units, which offer more on-site amenities at a higher price point. Between 2012 to 2021, 93 percent of Nashville's nearly 25,000 newly developed units were considered luxury dwellings, outpacing the national average by 7 percent.⁸

In addition to committing long-term funding to housing, the city has sought to incentivize mixed-income developments to balance out housing availability at different price points. Metro's mixed-income Payment in Lieu of Taxes (PILOT) program gives developers property tax relief for new low- and moderate-income multifamily housing construction. Under this program, properties are transferred to a tax-exempt entity, such as a government board, then leased back to the developer who makes a direct payment negotiated with the owning entity; discounts are capped at \$3 million. Since 2010, Nashville's Downtown Code has included a voluntary Bonus Height Program, which allows developers additional building height in exchange for contributing specific public benefits. The Metropolitan Council, Nashville-Davidson's consolidated local government division, has proposed revisions to the program to broaden the scope of eligible public benefits, such as green building standards, preservation of historic sites, or the development of neighborhood amenities (e.g., cultural centers or community gardens).⁹ Under the current program, parking benefits account for 89 percent of the bonus height incentives earned since 2014.¹⁰

Despite these steps, Metro operates under a challenging state policy landscape that has limited options for pursuing additional affordable housing strategies through state preemption—that is, the practice of state legislatures or other upper levels of government restricting what legislation a lower-level government can enact. For instance, in 2018, Tennessee's state legislature passed a bill prohibiting local governments from enacting inclusionary zoning (regulations requiring portions of new developments to be affordable or workforce housing), expanding upon and reaffirming a 2016 bill that similarly limited municipal governments' inclusionary zoning authority.¹¹ Both state bills countered a 2016 Metro Council ordinance which allowed apartment developers proposing five or more units to request a zoning variance for expanded development rights such as greater density in exchange for designating a portion of units as affordable or workforce housing. Also, in 2020, the state legislature rejected a measure that would have allowed Nashville to apply impact fees (a charge imposed by a local government to offset costs for providing services to new developments), restricting the city's ability to diversify revenue streams.¹²

Identifying Institution-Owned Developable Land

Conversations between the Urban Institute and local policymakers, housing developers, investors, and other stakeholders from April to August 2022 identified access to developable land as a significant constraint to achieving the Affordable Housing Task Force’s housing production goals. To explore ways to increase the availability of developable land and identify new opportunities for affordable housing development, Urban Institute researched the amount of developable land that is currently owned by faith-based, academic, and health care institutions in Metro Nashville. We selected these three types of institutions based on recommendations from local stakeholders, and because partnerships with these landowning entities, both locally and nationally, have demonstrated greater affordable housing production. Successful partnership models are discussed later in this report.

The public sector is another significant landowner in Metro Nashville, and so making land owned by local government available for development has the potential to increase housing supply. We did not examine land owned by local or state governments in this report, however, because a forthcoming Metro-led housing analysis will assess the development potential of vacant or underutilized Metro property for housing and other community assets. This report is meant to complement those efforts.

We identified parcels owned by faith-based, academic, and health care institutions across Metro Nashville using data on real property from First American Property Assessor Database.¹³ We considered developable land to be any parcel or portion of a parcel that was not occupied by a building, was zoned for housing, and comprised enough vacant land to construct a residential building under the parcel’s designated zoning. We considered undevelopable land to be any parcels that were not zoned for housing or did not have sufficient available space for housing to be constructed based on their zoning designation.

We then estimated the number of units that could be constructed on all developable land based on that land’s current zoning policies and designation. For parcels that were zoned for single-family residential use, for example, we estimated that one unit could be constructed if the available square footage on the lot was greater than the minimum lot size allowed in that zone. For parcels that were zoned for one- and two-family residential use, we assumed that the maximum two-unit housing (or duplex) could be constructed under the same conditions as for single-family parcels. We estimated multifamily allowances in Metro Nashville based on a maximum number of units per acre; as such, unit allowances were determined by multiplying the available acreage by the designated “units per acre” in that parcel.¹⁴

We also explored how revised zoning policies might enable more housing production on institution-owned land. We evaluated five alternative zoning strategies and their potential to increase housing production if implemented at a wide scale across the state. (See appendix A for how the unit additions were calculated.) The strategies include some scenarios where parcels previously designated as undevelopable because of current zoning limitations could be reclassified as developable.

Our analysis uses recent and comprehensive data on land ownership, yet there are certain limitations to keep in mind when interpreting the findings. The development potential we present is intended to highlight the number of housing units that could—in theory—be constructed under current and revised zoning. In reality, however, many factors affect how much housing could be built, including current housing market conditions, such as demand for housing and housing prices, construction costs, and larger economic trends. For example, early research on local reforms in Minneapolis banning single-family zoning and state reforms in California allowing homeowners to subdivide lots into four homes has shown limited impact on production, and a cross-city analysis of land-use reforms found limited impact on affordability (Garcia and Alameldin 2023; Stacy et al. 2023).¹⁵ This report is intended to give a sense of the potential for housing production associated with targeted development on institution-owned parcels; it cannot predict how much housing would actually be built, even if all the land were made available for development and specific revised zoning policies were enacted.

Our data source gives us basic information on real property parcels in Nashville, including who owns the parcels, how large they are (in acres), and how much of the land contains buildings or other structures. Using this information, we estimated whether there is enough unbuilt land on a parcel to construct housing developments of particular sizes and types. Our data, however, could not capture whether some of the unbuilt parcels are used for other purposes, such as recreation or surface parking, or allow us to determine whether these purposes could be moved or integrated into new projects. Our data also does not account for parcel conditions that might make development difficult or impossible, such as steep terrain or the configuration of existing buildings. The omission of these conditions from the data is consistent with recent research examining the housing potential on land owned by faith-based organizations and colleges (Garcia et al. 2023).

Our analysis does not take into account conditions that would affect the cost of development, such as parking minimums or maximums. It also does not incorporate approximately 8 percent of parcels that were zoned for mixed use or were in the Downtown Code zoning district, because zoning allowances for these parcels are based on varying and discretionary levels of what Metro defines as development “intensity” (e.g., low, moderate, moderately high, and high development), not specific density measurements of units by land area. Mixed-use districts, although they do not comprise a large portion

of Nashville parcels, represent what is potentially the most promising land available in the city because they allow for a combination of residential, retail, and office purposes, which may be more enticing for developers. In this respect, our projections may underestimate land available for housing development, particularly in the downtown area.

Lastly, our analysis does not attempt to predict how much of the potential housing production would be affordable to households or individuals at specific income levels. While we believe that all three institutions would be inclined toward producing affordable units, assessing their motivation was beyond the scope of this component of the study. Furthermore, affordable housing production, particularly for deeply affordable units, often depends on the availability of specific financing tools that either enable or require affordability. We highlight some of the strategies financing institutions have used to create affordability in our discussion of the partnership models in the next section.

How Much Land Is Held by Faith-Based, Academic, and Health Care Institutions?

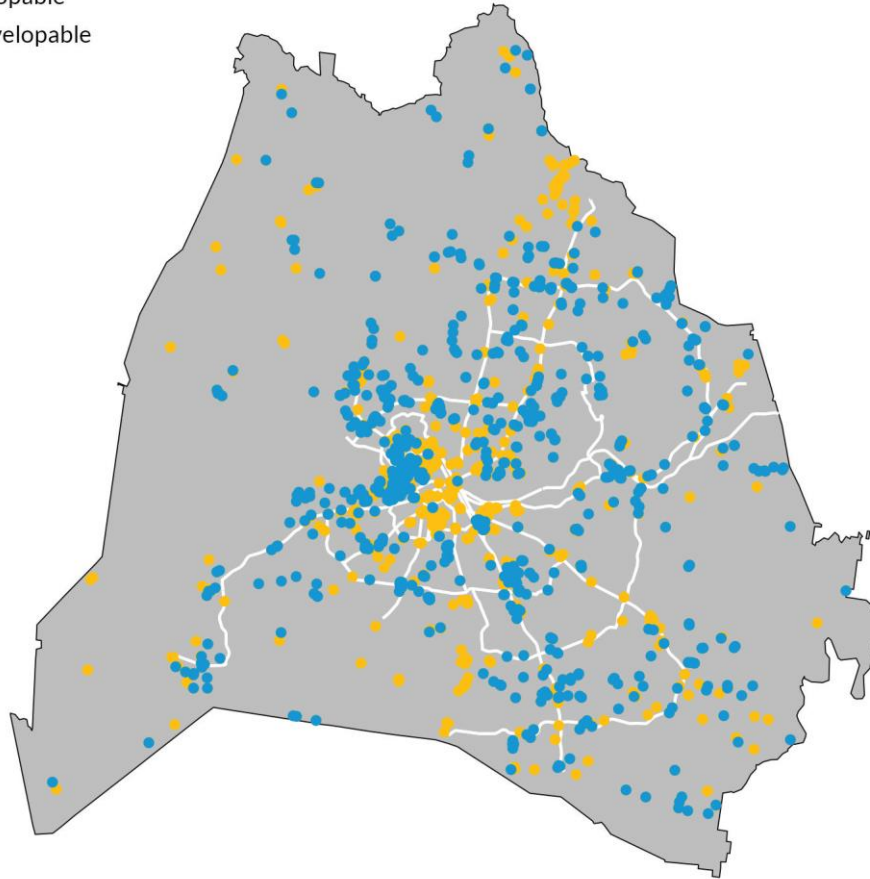
The properties owned by faith-based, academic, and health care entities have the potential to provide a wide range of opportunities for building more housing in Nashville and Davidson County. Faith-based institutions own the largest number of parcels, with 1,613 parcels in Davidson County, compared to 378 academic-owned and 94 health-care-owned parcels. Figures 1, 2, and 3 highlight where developable and undevelopable land owned by these institutions are situated. As noted above, developable parcels are lots where zoning designations and available space allow for residential development, whereas undevelopable parcels do not allow for any residential development because of either limited land availability or zoning restrictions against housing.

Land owned by faith-based institutions is by far the most geographically spread out across Nashville. Compared to other institutions, the portfolio of their land includes parcels located throughout Metro Nashville as well as outside the central core where land is likely to be more affordable. Land owned by academic institutions is clustered almost entirely in downtown Nashville, along high-capacity corridors, with a few undevelopable parcels in the northwest. Land owned by health care institutions is slightly more spread out but still mostly located along high-capacity corridors, with more than half of the parcels (50 out of 94) located in “Tier One centers” as determined by the NashvilleNext plan, which defines these areas as “the focus of coordinated investments to shape growth and support increased transit service in the next ten years” (Metro 2015).

FIGURE 1

Developable and Undevelopable Parcels Owned by Faith-Based Institutions in Metro Nashville

- Developable
- Undevelopable



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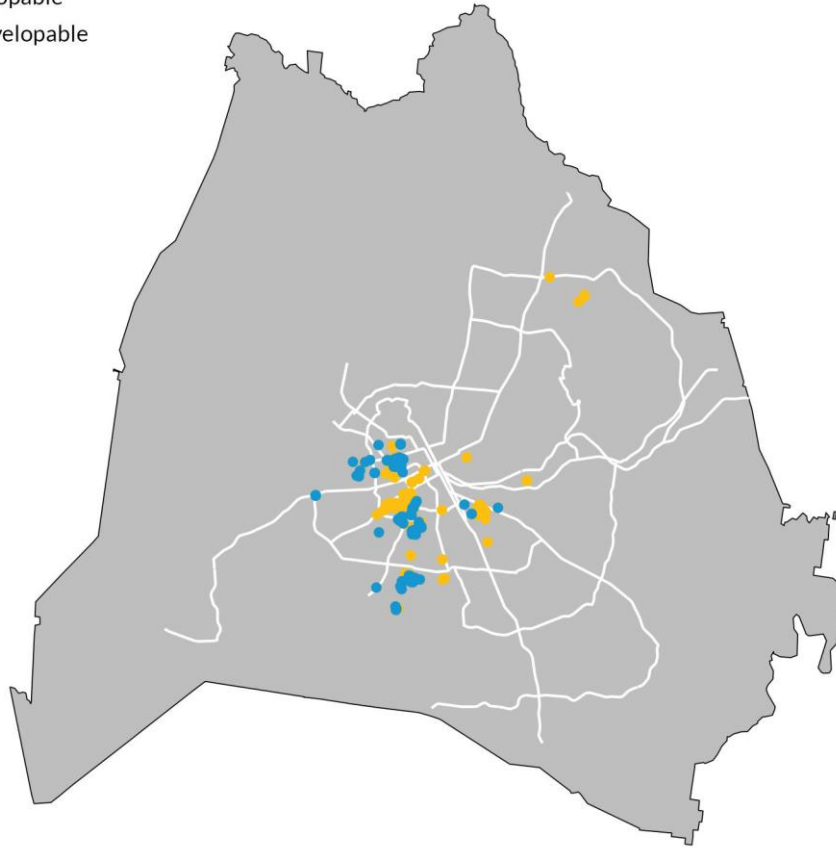
Source: Authors' calculations based on First American Property Assessor Data, accessed January 20, 2023, <https://www.firstam.com/real-estate-data-and-recorded-documents/index.html>.

Note: Parcels are considered developable if housing can be constructed on any portion.

FIGURE 2

Developable and Undevelopable Parcels Owned by Academic Institutions in Metro Nashville

- Developable
- Undevelopable



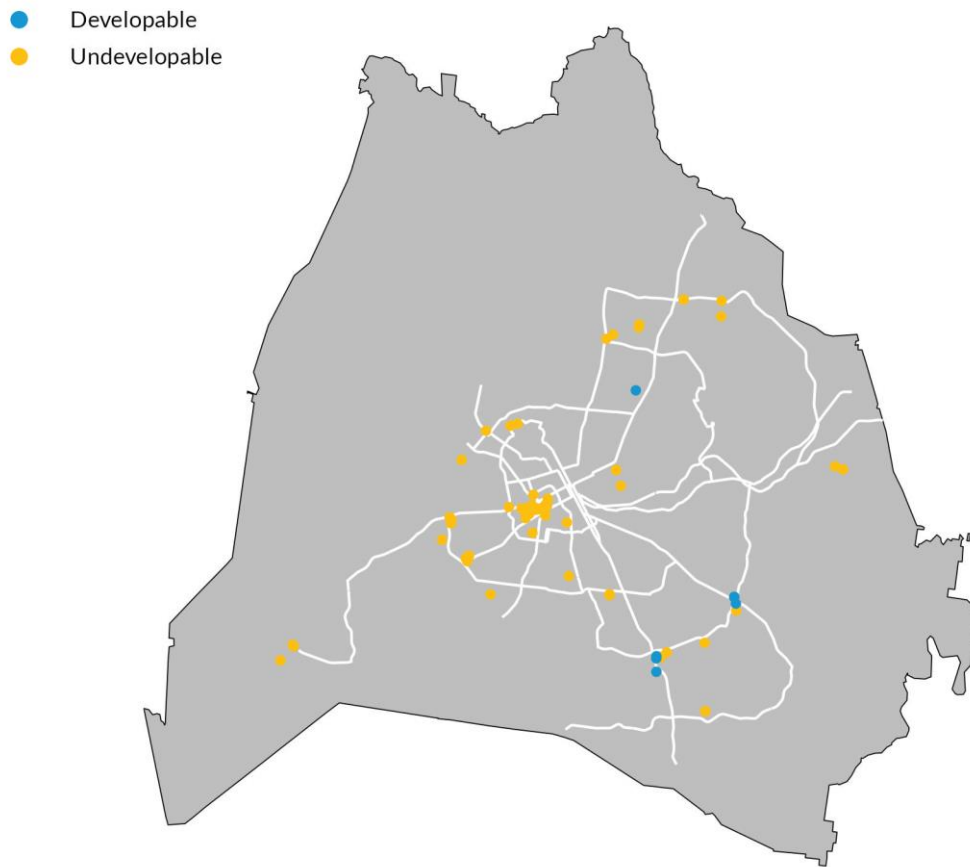
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Source: Authors' calculations based on First American Property Assessor Data, accessed January 20, 2023, <https://www.firstam.com/real-estate-data-and-recorded-documents/index.html>.

Note: Parcels are considered developable if housing can be constructed on any portion.

FIGURE 3

Developable and Undevelopable Parcels Owned by Health Care Institutions in Metro Nashville



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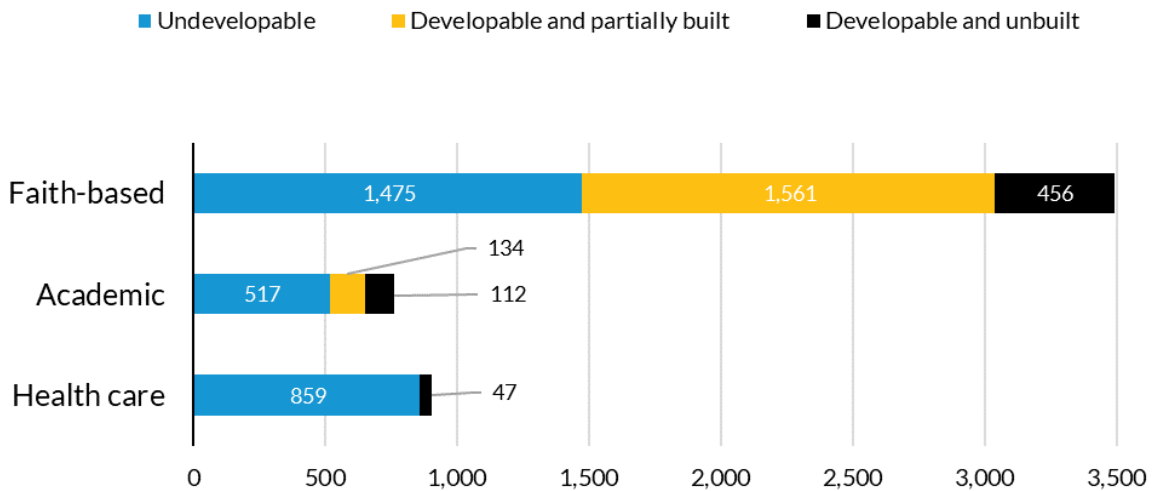
Source: Authors' calculations based on First American Property Assessor Data, accessed January 20, 2023, <https://www.firstam.com/real-estate-data-and-recorded-documents/index.html>.

Note: Parcels are considered developable if housing can be constructed on any portion.

Faith-based institutions also hold the most developable land. Of the 3,491 acres they own, 2,017 acres (57 percent) could potentially be used for housing development. In contrast, only 47 of the 905 acres (5 percent) owned by health care institutions and 246 of the 763 acres (32 percent) owned by colleges and universities could be used for housing. Health care institutions have a low amount of developable land because only 9 out of their 94 parcels, or just over 50 acres, are zoned for residential use. We do not include in our estimates of developable land the up to 678 acres owned by health care institutions that are zoned for mixed-use developments, some of which could allow for a large amount of multifamily units, as mixed-use zoning classifications do not offer clear guidelines as to how many units could be constructed.

A majority of the institution-owned parcels that could be considered developable are “partially built” parcels—that is, parcels where a structure currently exists but with enough unbuilt land to construct housing. Both faith-based and academic institutions hold more acres of partially built land than unbuilt developable land (figure 4). Owners of faith-based land hold 1,561 acres of partially built land and only 456 acres of unbuilt developable land, whereas college and university landowners hold 134 partially built acres and 112 acres of unbuilt developable land. Health care institutions do not own any partially built land; the 7 developable properties owned by health care institutions constitute 47 acres of unbuilt land.

FIGURE 4
Characteristics of Institution-Owned Land in Metro Nashville, by Acres



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Source: Authors’ calculations based on First American Property Assessor Data, accessed January 20, 2023, <https://www.firstam.com/real-estate-data-and-recorded-documents/index.html>.

Notes: Parcels are considered developable if housing can be constructed on any portion. Parcels are considered partially built if there is already a building on the property. Parcels are considered unbuilt if there is no building on the property.

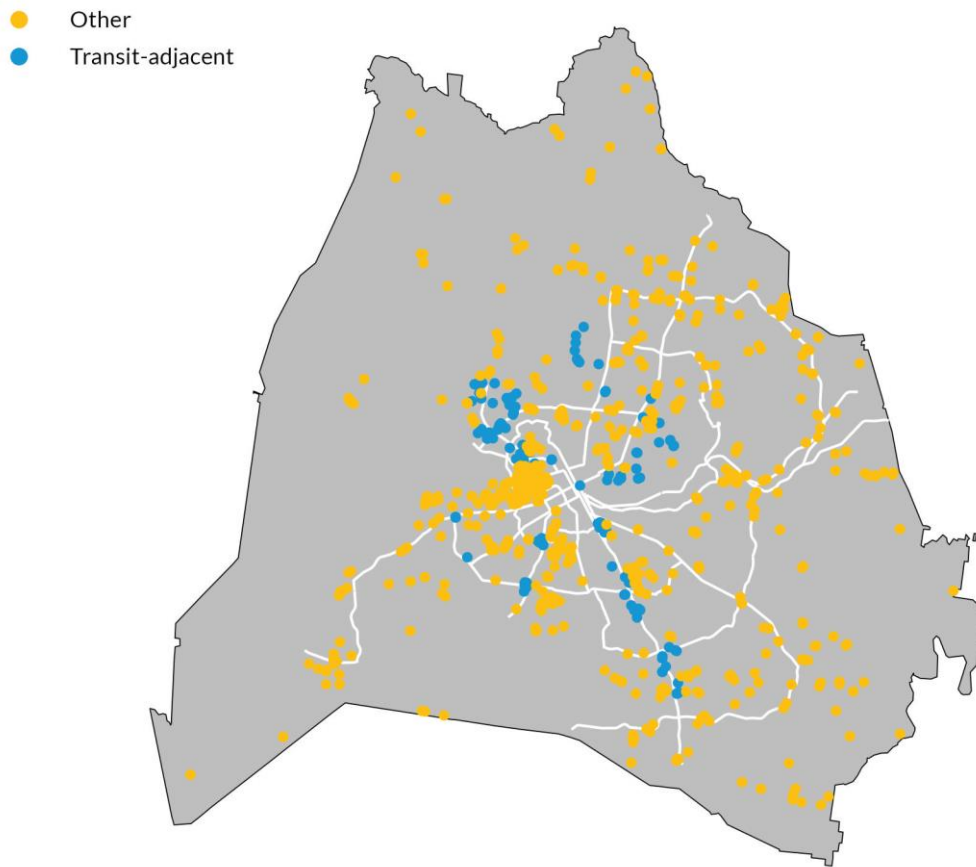
Although faith-based organizations own the most developable land, their parcels tend to be smaller, on average, when compared with those owned by health care institutions. The average size of a developable parcels owned by faith-based institutions is 2.4 acres, compared to 6.7 acres for health care institutions; academic institutions have the smallest developable average parcel size, at 1.7 acres. These size disparities may be because health care facilities require a large amount of space with

multiple, connected buildings so that staff and patients can move easily between units. Academic-owned parcels, meanwhile, may be smaller because they are predominately located in downtown Nashville, where land is sparser and more condensed.

Access to transit is a significant factor when considering locations amenable for housing development, particularly affordable housing. Therefore, we also looked at how many developable parcels owned by faith-based, academic, and health care institutions are located close to WeGo Public Transit stops where buses operate every 15 minutes or less on major corridors during weekdays. (See appendix A for additional information on featured transit stops.) Only 162 out of 986 developable parcels were adjacent to frequent transit stops. However, they included larger parcels: 1,067 of the 2,310 acres owned by institutions were adjacent to transit, which represents nearly half of all developable land. Moreover, all the parcels were along major corridors in central Davidson County, where land is in greater demand and therefore more likely to be developed (figure 5).

FIGURE 5

All Developable Parcels in Metro Nashville, by Transit Adjacency



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Source: Authors' calculations based on First American Property Assessor Data, accessed January 20, 2023, <https://www.firstam.com/real-estate-data-and-recorded-documents/index.html>.

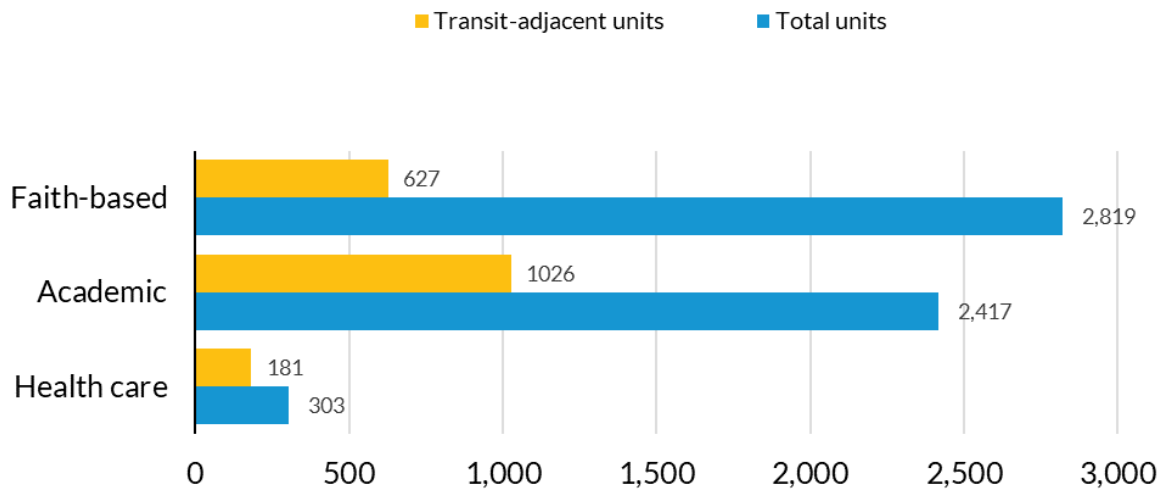
Note: Transit-adjacent parcels are located within one-quarter mile of frequent bus transit routes.

How Much Housing Could Be Built on Institution-Owned Land?

Under current land availability and zoning laws, up to 5,539 units could potentially be constructed on institution-owned parcels (figure 6). Nearly all the units would come from parcels owned by faith-based and academic institutions: 2,819 units could be built on properties owned by faith-based institutions, 2,417 units by academic institutions, and 303 units by health care institutions.

FIGURE 6

Possible Units in Metro Nashville under Current Zoning, by Sector



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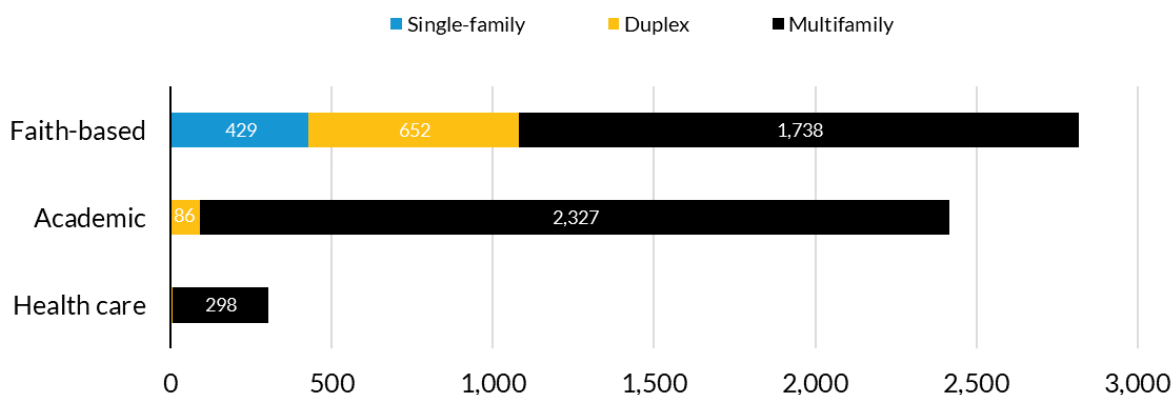
Source: Authors' calculations based on First American Property Assessor Data, accessed January 20, 2023, <https://www.firstam.com/real-estate-data-and-recorded-documents/index.html>.

Note: Transit-adjacent parcels are located within one-quarter mile of frequent bus transit routes.

We also determined how many of these units could be in single-family, duplex (two-unit structures), or multifamily buildings based on current zoning. Because of the zoning designations on these parcels, nearly all the units allowable on land owned by academic and health care institutions would be multifamily units. However, development on land owned by faith-based institutions would provide a more diverse set of housing options (figure 7), because their land is located outside the center where a higher proportion is zoned for single-family use.

FIGURE 7

Possible Units in Metro Nashville under Current Zoning, by Zoning Category and Sector



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Source: Authors’ calculations based on First American Property Assessor Data, accessed January 20, 2023, <https://www.firstam.com/real-estate-data-and-recorded-documents/index.html>.

Note: Current zoning would allow for one single-family unit and four duplexes on health-care-owned land.

How Could Revised Zoning Policies Increase the Potential for Housing Development on Institution-Owned Land?

Current zoning policies may limit the potential for housing development. Like other communities facing housing affordability challenges (Freemark et al. 2023), Nashville is considering zoning reforms (often referred to as upzonings) that would allow more housing of different types to be built in areas that may be zoned for lower-density housing or may not allow housing at all. To explore these possibilities, we estimated how five revised zoning policies (described in box 1) would increase housing development on institution-owned land. These distinct zoning policies were adapted from Freemark and colleagues (2023), variations of which have been put in place across the country in recent years (Garcia and Alameldin 2023).¹⁶ Each policy was assessed individually (not combined), and the resulting estimates represent the overall construction possibilities on institution-owned land under that approach. Where revised zoning would not take effect, units added include those that would be allowed under current zoning—for example, the unit estimates allowable under the “Legalize” upzoning include the full unit estimates under current zoning.

BOX 1

Five Revised Zoning Policies

- **Legalize:** On parcels within one-quarter mile of frequent transit stops that are currently zoned for commercial or retail uses, multifamily housing can be constructed, assuming a maximum of 176 units per acre.
- **Missing Middle:** On parcels within one-quarter mile of frequent transit stops that are currently zoned for between 3 and 11 units and have 15,000 square feet of available space, up to 12-unit buildings can be constructed.
- **Multiply:** On parcels within one-quarter mile of frequent transit stops that are currently zoned for at least five units, twice the number of units can be constructed.
- **Plexify:** On parcels that are currently zoned for single-family homes with at least 5,000 square feet of available space, up to four-unit buildings (fourplexes) can be constructed.
- **Subdivisions:** Single-family parcels with room for multiple units can be split up (subdivided) to accommodate as many extra units as possible.

See appendix A for further details on the assumptions behind each policy.

Source: The first four policy concepts were defined in Freemark, Yonah, Lydia Lo, Olivia Fiol, Gabe Samuels, and Andrew Trueblood. 2023. *Making Room for Housing Near Transit: Zoning's Promise and Barriers*. Washington, DC: Urban Institute. The final concept was developed by the authors.

We found that allowing any one of the revised zoning policies on institution-owned land could bring thousands more units to the Nashville market (table 1). Subdivisions on land owned by faith-based institutions could yield the most significant number of new units (up to 10,183 total units, compared to 2,819 units permitted under current zoning). The “Subdivisions” strategy would also allow for more modest increases on academic-owned land (3,585 total units, compared to 2,417 under current zoning) and health-care-owned land (383 total units, compared to 303 under current zoning).

The “Legalize” strategy would more than double what is allowed on land owned by faith-based institutions and health care institutions compared with current zoning. Specifically, the “Legalize” strategy would increase the allowable units on land owned by faith-based institutions from 2,819 to 6,519, and the allowable units on land owned by health care institutions from 303 to 660. This strategy would have a minimal impact on land owned by academic institutions, however, allowing for 2,571 new units to be built, compared to 2,417 units under current zoning.

The “Missing Middle” strategy would not yield any new units over current zoning in Nashville and Davidson County, which can be attributed to two key factors. First, there are very few parcels owned by institutions that would be eligible for this upzoning, because only 91 parcels currently allow between 3 and 11 units. Second, none of the parcels meet the minimum 15,000-square-foot threshold required for 12-unit complexes.¹⁷ While this strategy ultimately may be ineffective on institution-owned land, it may be appropriate on parcels elsewhere in the county.

TABLE 1
Possible Units in Metro Nashville under Revised Zoning Policies, by Sector

Sector	Current zoning	Missing Middle	Multiply	Plexify	Legalize	Subdivisions
Faith-based	2,819	2,819	3,234	4,200	6,519	10,183
Academic	2,417	2,417	3,410	2,429	2,571	3,585
Health care	303	303	480	310	660	383
Total	5,539	5,539	7,124	6,939	9,750	14,151

Source: Authors’ calculations based on First American Property Assessor Data, accessed January 20, 2023, <https://www.firstam.com/real-estate-data-and-recorded-documents/index.html>.

Finally, we found that a significant number of units could be built close to frequent transit routes under both current and revised zoning (table 2), particularly under the “Legalize” upzoning policy, which is focused on parcels near transit. Under current zoning, academic-owned parcels offer the greatest opportunity for transit-adjacent development, with 1,026 new units. For parcels owned by faith-based institutions, the “Legalize” upzoning could lead to significant growth, with 4,351 new units; the same goes for health-care-owned parcels, with 539 new units. For academic-owned parcels, the “Multiply” rezoning could be the most effective in terms of growth; it could bring 2,019 new transit-adjacent units to the market.

TABLE 2
Possible Units near Transit in Metro Nashville under Revised Zoning Policies, by Sector

Sector	Current zoning	Missing Middle	Multiply	Plexify	Legalize	Subdivisions
Faith-based	627	627	1,042	825	4,351	1,625
Academic	1,026	1,026	2,019	1,026	1,117	1,364
Health care	181	181	358	181	539	181
Total	1,834	1,834	3,419	2,032	6,007	3,170

Source: Authors’ calculations based on First American Property Assessor Data, accessed January 20, 2023, <https://www.firstam.com/real-estate-data-and-recorded-documents/index.html>.

Partnership Models for Developing Housing on Institution-Owned Land

The data analysis showed significant potential for affordable housing development on land owned by faith, academic, and healthcare institutions in Nashville. To explore how Nashville might promote and facilitate affordable housing developments on institutionally-owned land, we examined several case studies that illustrate model policies or partnerships that have been successful in developing housing—in particular, affordable housing—in Nashville or similar markets. We provide examples in places that resemble Nashville’s community, housing, and policy dynamics, and in places that may face different economic conditions or population trends but offer novel approaches to addressing housing needs. These examples demonstrate multiple options for partnerships, land acquisition, property management, and project scale, as well as different motivations for and barriers to institutions’ affordable housing engagement.

Faith-Based Institutions

Faith-based institutions across the country have embraced YIGBY-ism (“Yes In God’s Backyard”) to address housing insecurity among congregants and community members, as opposed to NIMBY-ism (“Not In My Backyard”) policies that restrict development.¹⁸ Motivated by a sense of faith-based responsibility to support pressing community needs, these institutions have offered underutilized properties or land such as portions of parking lots for construction in partnership with housing developers and community organizations. Our research surfaced examples of faith-based institutions leasing or selling land to nonprofit developers, who then assume responsibility for building the units; assembling financing, such as loans, philanthropic donations, and tax credits; and managing the properties. For institutions with unstable finances, selling land can offer financial stability while also serving a community-oriented mission.

Some faith-based institutions in Nashville have demonstrated a commitment to housing development. In 2023, New Level Community Development Corporation, a project of Mt. Zion Baptist Church, partnered with two local organizations—Be a Helping Hand and the Housing Fund—to develop single-family housing in the Antioch neighborhood.¹⁹ The 45-acre development will have 150 units for sale and for rent. The developers will offer homes for mixed-income levels up to 120 percent of AMI and aim to offer 60 percent market rate and 40 percent workforce housing. These units would be an alternative to multifamily developments more common in the area.²⁰

Another example demonstrates the strength of two laws—the federal Religious Land Use and Institutionalized Persons Act; and the Tennessee Religious Restoration Act—which mandate that local governments cannot curtail religious exercise when applying land-use regulations.²¹ In 2021, Glenciff United Methodist Church offered its land to build 12 tiny homes designated for people experiencing homelessness and in need of medical respite and recovery following hospitalization.²² This development, Village at Glenciff, was the result of a partnership between the church and local nonprofit Open Table Nashville. The project faced opposition during its zoning approval process, with some residents arguing that because the project involved a nonprofit it should have been subject to standard zoning processes from which religious institutions are typically exempt.²³ The zoning department, however, determined that the project fell under the church’s mission, and so the development was approved as a permissible land use. The state-level law, which offers stronger protections than the federal policy, may ease the pathway for faith groups seeking to pursue similar housing projects in Nashville.

State laws elsewhere also incentivize faith-based affordable housing developments. In California, Assembly Bill 2244 allows developers constructing new faith-based structures to eliminate up to 50 percent of required parking spaces if they build affordable housing on-site as well. In 2022, IKAR, a Jewish congregation in Los Angeles, partnered with a nonprofit developer, the Community Corporation of Santa Monica, to build 55 units of permanent supportive housing for seniors.²⁴ Under prior zoning regulation, IKAR would have been required to develop more parking spaces than it needed. The estimated cost of a parking space can be up to \$55,000,²⁵ so the additional cost would have either limited the number of affordable units constructed or made the entire project financially infeasible.

Moreover, faith groups can benefit from dedicated technical assistance programs to help them realize development projects. For instance, Enterprise Community Partners, a national nonprofit that supports housing development and racial equity, runs a Faith-Based Development Initiative that provides faith-based institutions with training and technical assistance, grants and capital, and peer learning opportunities to support their affordable housing development efforts.²⁶ They have also published *Leveraging Property Owned by Faith-Based Organizations to Create Affordable Homes and Public Benefit* for those interested in leveraging property owned by faith-based institutions to create affordable housing and community benefit (Abu-Khalaf 2020).

Cases from across the country demonstrate the range of projects to which faith groups can contribute, and options they have for selling or leasing land. In 2016, Arlington Presbyterian Church in Arlington, Virginia, sold its land and a historic building to a nonprofit developer, the Arlington Partnership for Affordable Housing. The land was used to construct Gilliam Place, a 173-unit complex

for residents earning at or below 60 percent of AMI, and the church continues to rent the ground floor of the historic building for its services.²⁷ The project received financing support from the county's Affordable Housing Investment Fund, the state housing authority, and the Federal Home Loan Bank Affordable Housing Program, which enabled the church to offer a \$2 million dollar discount to the developer—selling both the land and the building for \$8.5 million.

Small-scale projects can bolster housing supply at deeper affordability levels. In Boise, Idaho, Collister United Methodist Church leased a portion of its land—an underused parking lot—to a nonprofit developer, LEAP Housing, for a 50-year term at \$1 a year to develop two three-bedroom and two two-bathroom units.²⁸ The funding for this development, called Taft Homes, came from the City of Boise, the Idaho Housing and Finance Association, and donations from foundations and regional realtor associations. The developers made the units available to households earning at or below 30 percent of AMI.

Academic Institutions

Colleges and universities have a vested interest in ensuring that students, faculty, and staff can comfortably live in the community where they study and work. Particularly in cities, academic institutions must balance student housing needs with land constraints. For example, Tennessee State University recently faced this challenge after offering admission to more students than it could accommodate on campus. This prompted university officials to lease six properties, including five hotels, for emergency student housing (Tennessee Comptroller of the Treasury 2023). If area housing is not widely available or affordable, requiring staff and faculty to live far from campus with longer commutes, the limited housing supply can impede hiring and recruitment efforts. This concern may be especially pronounced for major employers like Vanderbilt, whose medical and academic institutions make it the largest private employer in Nashville and the second largest in the state (Vanderbilt University 2019).

Colleges and universities primarily serve their students, faculty, and staff, but several academic institutions across the country demonstrate models for engaging in housing efforts for their broader communities and for committing to being responsive neighbors, responsible stewards of area land, and active partners on housing challenges. Public, private, and historically black colleges and universities in rural, suburban, and urban settings have formed local partnerships to improve affordable housing development, preservation, and quality (Gring-Pemble et al. 2023).

EFFORTS IN NASHVILLE: PRIORITIZING STUDENT HOUSING

In July 2023, Vanderbilt University opened Broadview at Vanderbilt, a 616-bed, 529-unit apartment building designated for graduate and professional students.²⁹ The building sits on land owned by the university and is operated by an external property management company, which is required through its partnership with the university to offer below-market rental rates. Though Broadview's units cost 18 percent below market rate, some graduate students have expressed concern about the building's affordability, noting that the starting rent rate of \$1,377 for a studio constitutes over 45 percent of their academic stipend income, and that the building's requirement that tenants have incomes equal to two and a half times their rent is cost-prohibitive for the students it aims to serve.³⁰ Broadview at Vanderbilt has the potential to ease pressures on the local housing market by reducing competition among students and other residents for off-campus housing, but affordability challenges may persist for some students.

Other universities are adopting innovative construction and design approaches to meet student housing demand. Fisk University, a historically black college and university and the oldest academic institution in Nashville, is converting shipping containers into micro-apartments to house 98 students on its land—a \$4 million project funded by university donors.³¹ Fisk's development signals the value of dedicated funding streams for housing development and repair. Some institutions may have land ready to be developed but not the financing to leverage the land for new development.

CASE STUDIES: DEVELOPING AFFORDABLE HOUSING ON UNIVERSITY-OWNED LAND

In 2020, the University of Virginia committed to developing 1,000 to 1,500 affordable housing units over 10 years in the city of Charlottesville and Albemarle County on land owned by the university or the university's foundation.³² This effort stems from the university's engagement with Charlottesville community members to identify and collaborate on pressing area challenges—a commitment reflected in the university's Good Neighbor Program and the formation of the President's Council on UVA-Community Partnerships (University of Virginia 2019). The development will have a mix of single-family and multifamily housing and townhomes at different affordability tiers, and its plan emphasizes prioritizing mixed-use structures that offer community benefits, such as child care, educational services, and proximity to transit services. Units will be available to community members regardless of university affiliation. As of 2023, the university has identified three sites it owns for potential development and issued a request for proposals for a developer partner who will design, finance, construct, and operate the housing units. The university will make its land available to developers through long-term ground leases.³³

In a denser setting, Howard University, a historically black college and university in Washington, DC, has partnered with for-profit and nonprofit developers to invest in housing assistance programs, redevelopment efforts, and renovation projects for university employees as well as neighborhood residents with low and moderate incomes.³⁴ In 2018, the university opened Trellis House, a mixed-use development constructed on 1.3 acres of university-owned land. The university issued a 50-year ground lease to the developers, and the \$97 million project was financed entirely through private loans.

The Trellis House offers a number of community benefits, determined through engagement among university officials, developer partners, and community members. Eleven percent of units are affordable (of which nine units are reserved for Howard affiliates), exceeding DC's 8 percent requirement in its inclusionary zoning policy. The developers also have committed to upgrading spaces at nearby public housing communities and to offering scholarships for workforce training in heating, ventilation, and air conditioning trades for nearby residents.³⁵

CASE STUDIES: ACQUIRING AND ENHANCING PROPERTIES FOR AFFORDABLE HOUSING PRESERVATION

While some academic institutions use their land or funds to develop new housing, others contribute to affordable housing efforts through acquisition and quality improvements of existing housing developments. Through its Neighborhood Preservation and Development Fund, the University of Pennsylvania in Philadelphia has invested \$4.5 million to acquire and repair 20 declining apartment buildings (with 448 units total).³⁶ The university upgraded these facilities and maintains them at affordable rates for residents and students. In addition, homeownership and housing are strategic initiatives under its broader community and economic development commitments. As of 2022, the university and its Institute for Urban Research are studying ways to address affordable housing needs for both renters and prospective home buyers, and to support homeowners who may be vulnerable to displacement. The university is also working with Rebuilding Together Philadelphia, a home repair nonprofit, to provide funding for 75 low-income, primarily senior-citizen homeowners in West Philadelphia to repair and maintain their houses.³⁷ In dense urban environments where developable land may be scarce, universities may best contribute to housing efforts through financing revitalization and preservation.

Health Care Institutions

Our data analysis did not reveal as many opportunities for health care institutions to develop housing in Nashville as compared to faith-based and academic institutions. Despite significant land holdings (over

900 acres), most of the land was assessed as undevelopable and the majority of it is zoned for mixed-use or multiuse, with very little (50 acres) zoned for residential use. Nevertheless, health care institutions can engage in partnerships to promote affordable housing in other ways.

There is ample evidence that housing is a social determinant of health: “the conditions in the environments where people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks.”³⁸ Health care institutions are increasingly looking for ways to apply social determinants of health frameworks to improve health care outcomes for their communities, including the quality of housing where people live. Substandard housing conditions can pose health risks, such as from lead paint, mold, or poor ventilation, and housing instability can contribute to chronic stress (Scully et al. 2017). High housing costs can strain household finances, putting some in a position of needing to forgo necessities, such as quality food and health care. As such, health care institutions have an incentive to support efforts that stabilize housing, which over time could improve public health.

Health institutions face several barriers in their housing efforts. First, real estate and property management fall outside health care providers’ scope and mission. Second, unlike academic and faith-based institutions, health care institutions may not own the land on which their facilities operate, giving them little purview over development decisions; and the land they own may be preserved for future medical facility development or enhancement. Third, efforts to address social determinants of health require deep capacity for community development and local engagement across sectors, such as housing, education, and workforce development. Furthermore, hospitals that engage in affordable housing efforts most often provide modest funding or administrative support, and may broker partnerships rather than donate land or finance projects through loans or investments (Reynolds et al. 2019).

However, models exist for health care institutions to support affordable housing development and preservation, with or without contributing land. In 2010, Stamford Hospital in Stamford, Connecticut, participated in a land swap with a local housing authority, Charter Oak Communities, to facilitate the development of the Vita Health and Wellness District, a neighborhood offering mixed-income housing, health care programming, and supportive services to residents (Scully, Waxman, and Adeeyo 2017). Charter Oak Communities owned land next to the hospital, which the latter could use to expand its facilities, while the hospital owned land in the neighborhood that could accommodate low-density housing. The two parties transferred land ownership without exchanging money, and both mutually benefited by developing expanded health services and housing units.

Other health care institutions have leveraged local relationships and community development capacity to contribute to holistic, community-oriented housing efforts. In 2014, Bon Secours Baltimore Health System signed a compact with the City of Baltimore to support community and economic development initiatives. In 2016, they opened an 80-unit affordable rental development in Southwest Baltimore called Gibbons Apartments, which serves community members making between 30 to 60 percent of AMI in one of the city's least-served neighborhoods.³⁹ The Housing Authority of Baltimore City offers housing vouchers for 19 of the units to broaden affordability. Bon Secours acquired the 32-acre site, formerly Cardinal Gibbons High School, for the development, and has plans to include recreational, retail, and other nonresidential spaces. Additionally, Bon Secours staff offer on-site health screenings and educational events, and Gibbons Apartments has a service coordinator to provide more tailored supports to residents, such as medical services, employment training, and educational courses. The \$19.5 million project relied on multiple funding streams: 9 percent low-income housing tax credit, subsidized loans from the City of Baltimore, and a grant from the Federal Home Loan Bank. Bon Secours also provided funding for architectural renderings and environmental assessments.

In another example, Nationwide Children's Hospital in Columbus, Ohio, partnered with Community Development for All People, a faith-based organization, to administer the Healthy Neighborhoods Healthy Families initiative, which aims to advance affordable housing and related neighborhood revitalization efforts, including education, health, and workforce development.⁴⁰ Through this partnership, the hospital has contributed \$6 million to housing redevelopment and broader housing efforts, including construction and repair, and connected new homebuyers earning at or below 120 percent of AMI to housing. The partnership also collaborated to build the Residences at Career Gateway, a 58-unit workforce housing development with space for job training; it was financed primarily through low-income housing tax credit equity. The hospital employees form the staff of the Healthy Neighborhoods Healthy Families Realty Collaborative, also known as Healthy Homes, which serves as the coordinating body of the partnership's housing efforts.

Other efforts leverage health care institutions' relationships, government advocacy, and administrative capacity to support housing initiatives. From 2018 to 2021, the Center for Community Investment, which is housed at the Lincoln Institute of Land Policy, convened the Accelerating Investment for Healthy Communities program. The program helped a cohort of six hospitals and health systems across the country deepen their investments in affordable housing and housing policy engagement through financial support, grantmaking, and government advocacy. In cases where institutions could not offer land, they instead offered financing and advocated with government agencies to funnel public funding, such as from the American Rescue Plan Act, to city and county

housing projects. Collectively, participating health systems leveraged over \$31 million for affordable housing loans and grants and secured \$500 million in government funding for affordable housing in their communities. These efforts supported the development or preservation of more than 1,200 affordable homes.

Philanthropic funding can be fruitful for health care institutions that are interested in contributing to affordable housing but lack internal expertise to pursue projects. In 2022, the Robert Wood Johnson Foundation provided three \$1.5 million loans to development organizations to partner with AIHC to continue affordable housing efforts in California, Ohio, and Massachusetts. Programs like this signal ongoing opportunities to pair developers with health care institutions to advance mutual housing and public health goals.

Opportunities for Metro Nashville's Institutions

As Metro Nashville seeks to meet its housing needs, government agencies, housing developers, and community anchor institutions have an opportunity to come together to maximize the use of developable land or to leverage other resources to create and preserve quality affordable housing. The scale of the city's affordable housing needs calls for a robust and collaborative approach among stakeholders to join their resources and expertise. Moreover, while alternate zoning policies demonstrate the potential for additional unit developments, they do not guarantee or inherently spur development. To address Nashville's housing needs there must be political will, landowner initiative, sufficient support, and aligned action.

In convenings with representatives from the three institutions discussed in this report as well as Metro staff, housing developers, academic researchers, and community-based organizations, all stakeholders noted there were limited formal housing partnerships between institutions in Nashville. They expressed an interest in exploring models for engagement and deepening understanding of land availability. Developers emphasized the value of partnerships that engage both larger development firms and smaller, nonprofit entities, which more broadly distribute financial risk, leverage different sources of capital, and ensure that developers have greater capacity to build relationships with institutions and seek community input on proposed projects. Nashville's institutions have an opportunity to establish more formalized partnerships and strengthen existing cross-institution relationships in pursuit of housing goals, especially given that there is institutional interest in learning more about their potential roles in housing development, a well-established community of affordable

housing developers, burgeoning training programs for new developers, and growing urgency to meet housing needs.

Faith-based, academic, and health care institutions can all benefit from contributing to local housing needs. These benefits include bolstering student and workforce recruitment and retention, fulfilling a community service, and addressing social determinants of health. But housing development can be costly and time-consuming, and many institutions likely do not have the resources, expertise, and capacity to engage in the process alone. For example, academic institutions may have more in-house resources for real estate projects than other organizations, but they may not have extensive experience in assembling financing specifically for affordable developments, such as applying for tax credits or public loans.

These institutions need strong partnerships with developers and investors they can trust. Such partnerships can empower institutions to make use of their underutilized developable land without assuming responsibility for construction, permitting, financing, and ongoing property management. Inter-institutional partnerships can also distribute responsibilities and build on strengths across community partners. For instance, institutions with both academic and health care divisions like Vanderbilt may be uniquely positioned to leverage each segments' resources for development, fundraising, and community engagement efforts on housing. Furthermore, the close proximity of several colleges and universities within Nashville may present opportunities for these schools to join their development efforts on adjacent parcels.

Institutions in Nashville can seek technical assistance through both local networks and national resources. Experience in Nashville and elsewhere has demonstrated that such networks and resources are essential in enabling institutions to engage in housing development. For instance, Enterprise Community Partners' Faith-Based Development Initiative provides faith institutions across the country technical assistance and capital to support affordable housing development. The Alliance for an Affordable Nashville, a coalition of 10 area developers with experience in affordable housing and community development, partners with both public and private stakeholders on housing production.⁴¹

Institutions may also benefit from Nashville's more targeted peer networks that are engaged in local policy and community priorities, such as Nashville Organized for Action and Hope, an interfaith coalition of over 70 member groups, which has an affordable housing task force.⁴² The Real Estate Developers Academy, hosted by the Urban League of Middle Tennessee with support from the Amazon Housing Equity Fund, provides real estate development training, mentorship programming, and financing assistance for developers of color in Nashville. Such training programs can present

opportunities to connect institutional landowners with a pipeline of emerging developers.⁴³ ThinkTennessee, a statewide nonpartisan research and advocacy think tank focused on civic engagement and economic security (and a collaborator with Urban Institute on this report), is a resource for identifying and supporting evidenced-based policies and practices for localities and organizations.⁴⁴ In partnership with the Real Estate Developers Academy and Holland & Knight Law, ThinkTennessee will be releasing a housing resource guide for the faith community considering developing affordable housing on their land.

The presence of an organizing entity that understands real estate development in Metro Nashville and that is deeply familiar with local institutions and the development community would be invaluable for promoting affordable housing development on institution-owned land. Such an entity could help institutions find suitable and trusted developer partners, provide technical assistance and support in the development process, and promote and highlight partnerships that have successfully developed affordable housing. We recommend Metro Nashville consider creating or identifying such an entity, which would be able to act on the information provided in this report.

Institutions' development potential is shaped by current and possible zoning policies, which presents opportunities for Metro to consider alternate land-use allowances. Targeted zoning reforms that allow for smaller complexes could expand housing opportunities on tracts of land owned by faith-based institutions, while zoning reforms that target multifamily parcels, specifically ones that double the allowances of multifamily-zoned properties, could allow for larger-scale developments on academic-owned land. Zoning alternatives that permit greater allowances for multifamily-zoned developments as well as the rezoning of land designated for commercial and retail use could promote opportunities for housing construction on health-care-owned land, even if at a smaller scale. Meanwhile, policies that allow affordable housing projects on institution-owned land to bypass certain permitting requirements, such as the policies passed recently in California, could further promote development.⁴⁵

In this report, we have presented data showing the significant potential for affordable housing development on land owned by faith-based, academic, and health care institutions in Nashville, and highlighted local and national models that could unlock this potential. Making good use of these opportunities will require robust collaboration and commitment, and we hope that this analysis provides a path for stakeholders to engage in further discussions that would lead to concrete actions and move Nashville closer to achieving its housing goals.

Appendix A. Data Sources and Methodology

We analyzed real property data from the First American Property Assessor Database to identify how much land is held by faith-based organizations, colleges and universities, and health care institutions in Davidson County (inclusive of the city of Nashville). The data lists all the registered Davidson County properties on a parcel-by-parcel basis and have other information that was valuable to the analysis, including address, size, and zoning designation of the parcel; name(s) of owner(s) and whether they are listed as a corporation or organizational entity; and size of any buildings on the property, if present. The data were last updated on January 4, 2023.

To determine which properties were owned by one of the three institutions analyzed, we filtered for corporation- or organization-owned properties and used regular expressions that included terms associated with each type of institution to select owner names. For example, terms associated with faith-based organizations included church, synagogue, mosque, temple, and congregation, among others. The properties that were determined to be institution-owned by regular expressions were reviewed for accuracy and supplemented with any parcels that were clearly owned by similar institutions. Ultimately, our dataset featured 975 faith-based landowners, 28 universities and colleges, and 24 health care institutions.

As part of this analysis, we also examined the potential for transit-oriented development. Transit-oriented developments are those that prioritize the construction of multi-use communities close to transit stops, which can encourage the use of public transportation and the connectedness of an entire city. The analysis focused on Nashville's WeGo route. For this report, parcels within one-quarter mile of frequent bus transit routes were considered to be transit adjacent. This was determined after conversations with local stakeholders, who identified the frequent WeGo routes as more reliable than other bus routes in Nashville.

The nine "frequent" WeGo bus routes are where service operates every 15 minutes or less on major corridors throughout the county. Seven of the routes we included (3, 22, 23, 50, 52, 55, and 56) are currently identified as having frequent service by WeGo Public Transit, while the other two routes (4 and 7) are identified by WeGo's Better Bus plan as frequent routes. WeGo's train service, WeGo Star, was not explicitly included in the analysis, because it operates less frequently and serves more as a long-range commuter line; however, stops along frequent transit routes were included.⁴⁶

Determining Allowable Units under Current Zoning

Using real property data, we determined the potential for housing construction on institution-owned parcels solely based on their zoning designation and available land, as determined by the portion of each parcel not occupied by existing buildings or structures. For parcels that were zoned single-family residential, for example, it was assumed that one unit could be constructed, as long as the available square footage on the lot was greater than the minimum lot size within that zone. For parcels that were zoned one- and two-family residential, it was determined that the maximum two-units (or duplex) could be constructed under the same conditions as for single-family parcels. Multifamily allowances in Metro Nashville were based on a maximum number of units per acre; as such, unit allowances were determined by multiplying the available acreage by the designated “units per acre” in that parcel.⁴⁷ Allowable units for each parcel were rounded down to the nearest whole number.

Determining Allowable Units under Revised Zoning

We examined five revised zoning policies and applied each to the parcels, assuming they would be implemented at a wide scale across all of Davidson County (table 3). These distinct zoning approaches (often referred to as upzonings) were adapted from previous work conducted by Urban Institute scholars and funded by the Amazon Housing Equity Fund (Freemark et al. 2023). They were initially presented in the context of the Puget Sound region, which represents a different landscape than Metro Nashville, both geographically and politically, and some of these strategies may be harder to implement or may receive more local resistance. Regardless, both regions are experiencing a combination of ongoing population growth and housing shortages; as such, these approaches can serve as guiding models to encourage housing growth.⁴⁸

TABLE 3

Alternative Zoning Policies

Revised zoning policy	Definition	Example
Legalize	On parcels within one-quarter mile of frequent transit stops that are currently zoned for commercial or retail uses, multifamily housing can be constructed, assuming a maximum of 176 units per acre. ^a	A transit-adjacent parcel zoned CS ^b with one-half acre of available land would be permitted up to 88 units.
Missing Middle	On parcels within one-quarter mile of frequent transit stops that are currently zoned for between 3 and 11 units and have 15,000 square feet of available space, up to 12-unit buildings can be constructed.	A transit-adjacent parcel zoned RM6 ^c with one-half acre (21,780 square feet) of available land would be permitted up to 12 units.
Multiply	On parcels within one-quarter mile of frequent transit stops that are currently zoned for at least five units, twice the number of units can be constructed.	A transit-adjacent parcel zoned RM6 with one acre of available land would be permitted up to 12 units
Plexify	On parcels that are currently zoned for single-family homes with at least 5,000 square feet of available space, up to four-unit buildings (fourplexes) can be constructed.	A parcel zoned RS10 ^d with 20,000 square feet of available land would be permitted up to four units.
Subdivisions	Single-family parcels with room for multiple units can be split up (subdivided) to accommodate as many extra units as possible.	A parcel zoned RS10 with 20,000 square feet of available land would be divided into two separate 10,000 square foot parcels.

Sources: Freemark, Yonah, Lydia Lo, Olivia Fiol, Gabe Samuels, and Andrew Trueblood. 2023. *Making Room for Housing Near Transit: Zoning's Promise and Barriers*. Washington, DC: Urban Institute; "Zoning Classifications," Metropolitan Government of Nashville and Davidson County, accessed September 26, 2023, <https://www.nashville.gov/departments/planning/land-development/rezone-my-property/zoning-classifications>.

Notes: ^a 176 units per acre is based on the definition of "Legalize" zoning established by Freemark and colleagues (2023). In the report, the authors reviewed several zoning codes to find the lowest measures of parcel area per unit as a proxy for density. Minimum unit sizes in these codes were around 250 square feet of parcel area per unit, which is equivalent to 176 units per acre.

^b Metro Nashville and Davidson County zoning classification: CS = Commercial service intended for a wide range of commercial service-related uses, including low-intensity manufacturing and storage facilities.

^c Metro Nashville and Davidson County zoning classification: RM6 = Medium-density residential, intended for multifamily dwellings at six units per acre.

^d Metro Nashville and Davidson County zoning classification: RS10 = Low-medium-density residential, requiring a minimum 10,000-square-foot lot and intended for single-family dwellings.

Each upzoning was assessed individually; when determining the maximum number of units that could be constructed, the approaches were not combined. Each upzoning scenario depicts the overall construction possibilities on institution-owned land under that zoning approach. However, local authorities should not avoid considering a combination of these upzonings; each scenario was intended to highlight the distinct advantages of each policy approach. For local efforts that aim to locate more

high-density housing near transit stations, the zoning approaches that would bring large-scale multifamily housing pertain exclusively to parcels that are transit adjacent.⁴⁹

The first upzoning strategy we considered for institutional land was “Subdivisions.” Under this approach, any single- and two-family parcels with room for additional units could be split up to accommodate the maximum number of additional properties. For example, a 100,000-square-foot property zoned for single-family housing at a minimum of 40,000 acres could be split into two homes. Nashville allows for subdivisions on a parcel-by-parcel basis, but the current process involves step-by-step approvals and regulations.⁵⁰ The “Subdivisions” zoning approach would allow parcels to be subdivided more easily and at a much larger scale.

The second approach we considered, “Plexify,” would similarly allow for small-scale changes to single-family parcels. Under this approach, up to four units could be constructed on existing single-family parcels. It would permit the construction of a range of small multifamily options, specifically duplexes, triplexes, and quadplexes. To account for the maximum number of allowable units, we assumed that fourplexes would be constructed on each single-family property with at least 5,000 square feet of availability, which is the typical minimum area of a front-loaded fourplex.⁵¹ Approaches along the lines of “Plexify” have sprung up across the country, including in the House Bill 1110 in the state of Washington and the Missing Middle Housing bill passed in Arlington County, Virginia.⁵²

We then considered rezoning these parcels to fulfill “Missing Middle” housing, the third approach. In this case, apartment buildings with up to 12-units could be constructed on transit-adjacent parcels currently zoned for between 3 and 11 units. This approach would allow for mid-size multifamily buildings or townhomes at a similar scale to “Plexify.” We assumed that the lot size had to be at least 15,000 square feet, as extrapolated from the minimum lot size for fourplexes. Under the fourth zoning approach, “Multiply,” transit-adjacent multifamily parcels currently zoned for five units or more could see their potential growth doubled. For example, a parcel where current zoning allows for 10 units would have 20 potential units under “Multiply.”

Finally, we analyzed the potential growth under “Legalize” upzoning, wherein transit-adjacent parcels currently zoned for commercial or retail use would be converted to multifamily uses, allowing up to 176 units per acre. Only this approach would permit housing on parcels not currently zoned for residential housing. It could be particularly valuable to institutional landowners of commercial- and retail-zoned property looking to build housing. As with other rezonings, the analysis assumed that each of these parcels could hold up to 176 units per acre, although not all developments would meet this maximum number of units.

Limitations

There are several limitations that should be considered when assessing what our findings could mean for housing growth in Nashville. As was mentioned previously, the numbers that we present for potential units represent the maximum number of possible units that could be constructed, under both current and revised zoning scenarios. While we present this maximum number intentionally to highlight the opportunity for housing growth associated with development on institution-owned parcels, it should not be interpreted as predictive of what would happen if any development or upzoning occurred. Development occurs on a parcel-by-parcel basis and can be limited by a variety of factors, even when local policy is optimal for development.

We also did not take into account the parcel-specific conditions that may make development challenging. In particular, our depiction of land as “developable” based on available data does not consider the conditions or layout of parcels that would make development impossible. For example, a parcel could appear to have space for a 20,000-square-foot home based on the data, when in reality the orientation of the existing building on that parcel may not allow room for another cohesive structure, let alone a home or set of homes.

In addition, parking minimums vary across Nashville, in particular because of a 2022 bill that instituted parking maximums in the city’s urban zoning overlay.⁵³ Therefore, we did not include the presence of existing parking lots or garages on the properties or take into account the parking minimums for these parcels in our analysis. We assumed that new housing could be built on parcels with on-site parking, although it is not expected that this would happen wide-scale on parcels across the county. By omitting parking spots from the analysis, we chose to frame them as possible areas for development.

Finally, we did not include parcels that were zoned for mixed-use or in the Downtown Code zoning district in our analysis, as the manner in which Nashville frames these zoning designations was not conducive to this study. Parcels zoned for mixed-use development are framed by their intensity (e.g., low, moderate, moderately high, and high), rather than by a specific number of units per acre, as strict multifamily parcels are. Similarly, the Downtown Code designation is described as being “intended for a broad range of residential and non-residential activities with an emphasis on urban design.”⁵⁴ As a result, we could not confidently assess how many units could be constructed on these properties. Altogether, 8 percent of institution-owned parcels was zoned either for mixed-use or Downtown Code, and therefore it is not included in our calculations.

Notes

- ¹ “Income Guidelines,” The Housing Fund, accessed November 9, 2023, <https://thehousingfund.org/income-guidelines/>.
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